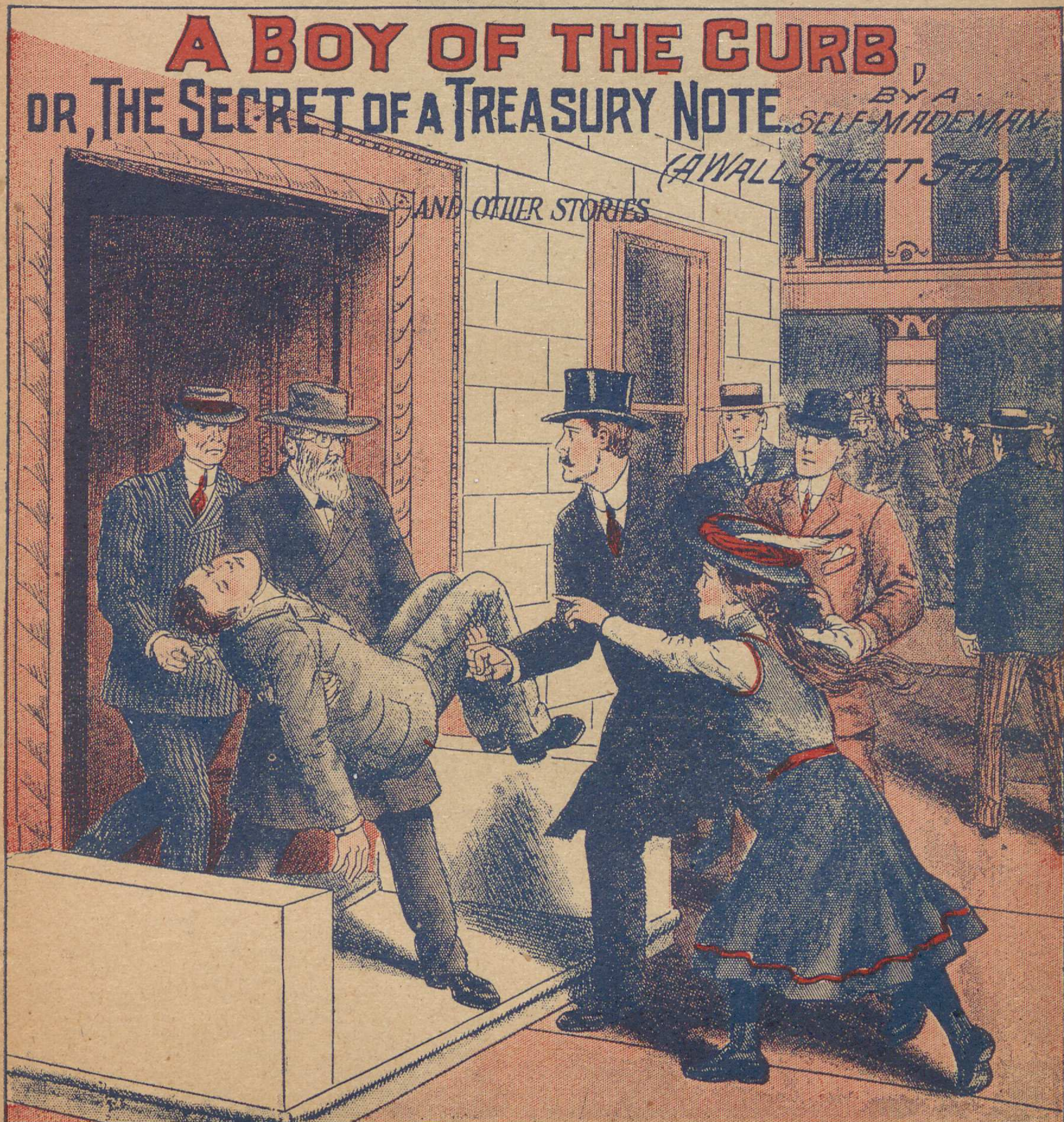


FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

A BOY OF THE CURB
OR, THE SECRET OF A TREASURY NOTE. BY A SELF-MADE MAN
(A WALL STREET STORY)
AND OTHER STORIES



As the disguised Hodges, bearing Tom in his arms, issued from the doorway of the building, followed by his pal, and made for the cab, Beryl rushed forward and grasped a passing broker by the arm. "Save him!" she cried.

FAME AND FORTUNE WEEKLY

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A Boy of the Curb

OR, THE SECRET OF A TREASURY NOTE

By A SELF-MADE MAN

CHAPTER I.—In the Quicksand.

"Help! Help! Help!"

The terrified cry in a boy's voice rang out on the afternoon air.

Tom Gessler, who was leisurely rowing a boat in Mill Creek, an inlet of Long Island Sound, heard it and paused to listen.

Help, oh, help!" came the cry again, more insistent than ever.

"Somebody is surely in trouble on that island, and that somebody seems to be a boy," thought Tom. "I must go to his assistance, as there doesn't appear to be any one else around."

He grasped his oars with a firmer grip and began to pull as hard as he could for the island, only a hundred feet away. Tom Gessler was a Wall Street messenger, and worked for a curb broker named Ainsworth, whose office was in the Aristook Building. He was strong, active and good-looking, and being liberal and good-natured, was very popular among his friends and acquaintances. He lived in a boarding-house on a side street off Herald Square, for Tom was an orphan, and the only relative he had in the world was a married sister, the wife of a carpenter, who lived in the village of Rye, up in Westchester County. His sister sent him an invitation to spend the Fourth of July with her, and as the Fourth fell on a Monday he made his appearance in Rye on the Saturday afternoon previous, and proceeded to make himself at home, for it wasn't his first visit to the village.

Tom hung around the house on the morning of the Fourth, and then, after an early dinner, he started out to enjoy himself in a quiet fashion. He went down to Rye Neck, and borrowing a boat from a friend of his brother-in-law, whose property abutted on Mill Creek, he proceeded to row down to Hen Island, a long, narrow slice of land at the mouth of the creek. It was from this island the cry for help came, and Tom was close to it when he heard it.

"Help! Help! I'm sinking!" came the voice again in terror-stricken accents.

"He must be in the water on the other side of the island, and he either got out over his depth and can't swim, or he's caught a cramp," thought Tom. "I can't waste the time necessary to row around the end of the island. I'll have to land here and run across to him."

The cry was continued every few moments, and the boy, whoever he was, seemed to be in dire

straits. Tom ran his skiff ashore, secured the painter to a convenient tree, and giving a shout to let the lad know that help was on the way to him, dashed into the bushes and cut across the narrow neck of land. It didn't take Tom long to cover the space, and the boy's shouts easily guided his steps. In a few minutes he came in sight of the lad, who was not in the water after all, but nearly up to his waist in a little nook of shimmering white sand.

Tom stopped and stared. As far as he could see the boy did not appear to be in any danger but still he could not understand why he was standing half-buried in the sandy cove. But as he looked he was a bit startled to notice that the patch of glistening sand in which the boy was standing was not like any other sand he had ever seen before. It was actually moving as if endowed with life.

"Say, don't stand there looking at me," said the boy, anxiously. "Get something and help me out of this."

"Why don't you pull out yourself?" asked Tom.

"Because I can't"

"Why can't you?"

"Because this is a bed of quicksand."

"The dickens!" exclaimed Tom. "That alters the case."

He had never seen any quicksand before, but he had read about people who had nearly lost their lives in the treacherous stuff.

"You wait and I'll run over to my boat and get a rope," he said.

"You want to hurry, then, for I'm getting in deeper every moment. The blamed thing is swallowing me up. See how it is moving. I can feel it all the way down to my feet. It's holding me as tightly as a vise."

"I'll be back in a minute," replied Tom, starting back on the run.

He hauled his boat out of the water on to the beach, detached the painter and hurried back to the boy, who had sunk two or three inches more. Throwing him one end of the rope, which the boy seized and wound around his hands, Tom threw the other end over his shoulder and turning around started to drag the stranger out. The attempt was a failure. He couldn't move the boy an inch. The lad's struggles to second the efforts of his would-be rescuer only served to sink him deeper into the quicksand.

"You'll never be able to get me out," he said with blanched face.

"Oh, yes, I will," replied Tom encouragingly.

"I don't see how you're going to do it."

Tom laid the rope down and ran over to a big dead log he saw sticking out of the bushes. It took all his strength to pull it out; then he rolled it down to the edge of the quicksand and shoved it out to the imprisoned boy. Walking cautiously out on it he reached down and took the lad's extended hand.

"Now, then, together," he said, and began to pull.

"It ain't no use," groaned the other. "You ain't budging me a bit—only pulling my arm out of the socket."

Tom stopped and looked perplexed. The case was more serious than he had figured on. He wondered how he was going to extricate the unfortunate lad. He stepped back on to hard ground, looked around and found another log. Straddling the two logs, he bent down, and getting a firm hold on the boy under his armpits, told him to throw his arms around his shoulders.

"Got a good grip?" he asked him.

"Yes," was the reply.

"Then here goes. Don't struggle at all."

Tom then exerted all his strength. At first it looked as if this attempt would also end in failure, but Tom kept on, and after a few minutes the sand began reluctantly to yield up its victim. Slowly but surely Tom lifted him out, pausing after each tug to recover his energies for a fresh effort. After getting the boy out as far as his knees the task became easier, and at last he got him out altogether and rushed him ashore.

By that time the two logs sunk more than half their depth out of sight, and the moving sand continued to engulf them in place of its living victim.

"Good Lord! I thought I was a goner for sure that time," cried the rescued one, mopping his perspiring face, which looked white and drawn after the scare he had sustained. "You saved my life, old man. I ran into that sand without noticing what it was. Shake!"

They shook hands.

"I guess you did have a pretty narrow escape," said Tom. "It was like pulling a tree up by the roots to get you out. What's your name?"

"Jack Robinson. What's yours?"

"Tom Gessler. You live around here, I suppose?"

"Nothing surer. I live on that farm over yonder opposite the Neck. You look like a stranger in this locality. Am I right?"

"You are. I came up from New York to pass the Fourth with my sister, who lives in Rye. I'm going back on the first train in the morning."

"Im sorry for that. I'd like to have you come over to the farm and stay with me a few days. Pop and marm would give you a royal welcome for saving my life."

"Sorry I can't accept, but I ain't my own boss."

"You work in the city?"

"I do—in Wall Street."

"Wall Street!" cried Jack. "Among the bulls and bears, eh?"

"Yes. That's what the traders style themselves."

"What do you do?"

"Run errands and carry messages for a curb broker."

"Kind of easy job, ain't it?"

"The only thing easy about it are the hours—nine to half-past three or four. It's a case of hustle when you're on duty."

"Tain't like working from daylight to dark on a farm."

"Hardly. That's real hard work, I should imagine."

"I'll bet you. I used to go to school during the fall, winter and spring, but I'm through with that now. My old man lets me off Saturday afternoon to play ball, as he says all work and no play makes Jack a dull boy. He's level-headed, don't you think?" grinned Jack, whose color had returned.

"Yes, he treats you all right."

"I don't like farm work, just the same. There's nothing in it. I'd like to get a job in Wall Street the worst way. Think there's any chance for me?"

"I might get you a place if your folks were willing for you to come to the city and live there."

"I could talk them into it. Maybe your folks would take me to board."

"I haven't got any folks. I'm an orphan and live in a boarding-house. You might come and room with me. We could take a spare back room together for the price each of us would have to pay for a small hall room apiece."

"Gee! That would suit me first-rate. Say, you get a vacation, don't you?"

"Yes. Some time next month."

"Well, come up and stop at our place, and you could talk it over with my folks. They're bound to take a shine to you for pulling me out of the quicksand, and if they thought I was going to room with you in the city they mightn't kick up against my leaving the farm for Wall Street."

"I can't promise what I'll do when the time comes, but I may pay you a visit."

"You must. It won't cost you a red cent."

"Oh, I wouldn't want to board with your folks for a whole week without paying."

"They wouldn't take a cent. Ain't you saved my life?"

"That's all right. It was my duty to try and get you out of your dangerous predicament. Anybody would have done as much as that for you."

"No matter what anybody else would have done, you did it, and the credit is yours. But it's plaguey hot out here in the sun. Come over to my stockade."

"Your what?"

"Stockade and hut. It's the shadiest place on this island."

"I'm with you."

Tom picked up his boat's painter and followed his new acquaintance.

CHAPTER II.—Tom Resents an Insult.

Jack led Tom to a small hut fashioned out of the planks of some vessel, the roof being made water-tight by a piece of old canvas. It was surrounded by a regular stockade, six feet high, and built of the same material, with an opening facing the Sound.

"What do you call this?" asked Tom, viewing the habitation, with its strange collection of rude-

ly made furniture and other articles, in some astonishment.

"This is where I used to play Robinson Crusoe," replied Jack with a grin.

"Robinson Crusoe!" ejaculated Tom.

"You see, when I was going to school I fell in love with the adventures of my half namesake, Robinson Crusoe. One day after a storm I came over here and found a sloop cast away on an uninhabited island. I waded out to the wreck and boarded her from the stern, though I could have stepped aboard at the bows without getting my feet wet. I found a carpenter's chest and other things on board. I started in at once and built a raft of the timber, and then floated everything ashore on it."

"What a lot of trouble you took for nothing."

"I know it, but think of the fun I had. It took me two weeks, after school, to build that hut and put up the stockade. That bunk I saved from the sloop, with the blankets and other stuff. I made the table and the chair, put up the shelves, built the cupboard and so forth. There's the carpenter's chest just as I fetched it ashore. The next blow that came up carried the rest of the wreck away, or I'd have used up every bit of her in time."

"You must have had a great time here," said Tom.

"I did. I bought that cheap telescope and used to sit at the door of the stockade and scan the horizon for a sail."

"I should think you'd have seen lots of them without a telescope."

"I did, and it spoiled my fun till I made up my mind that I didn't really see anything but the water and the sky."

"You have a good imagination."

"When I wasn't looking seaward I was tramping the shore with an old fowling-piece over my shoulder looking for a strange footprint in the sands or the arrival of a band of savages, or the appearance of my man Friday; and when I wasn't doing that I would sit down and read a chapter or two of Robinson Crusoe over again."

"Were you always alone? Didn't you fetch over any of your friends?"

"No; that would have spoiled the whole thing. They'd have kept coming after that, and I never could have imagined myself a shipwrecked mariner."

"I suppose you've got over that nonsense now?"

"Yes, but still I come here occasionally just for old time's sake."

"How came you to get into that quicksand?"

"I walked into it. As long as I've been coming over to Hen Island——"

"Hen Island!"

"That's the name of this place. Though I've been here maybe a hundred times I never knew that bed of quicksand was there."

"Is that so?"

"That's so. I don't believe anybody around here knows anything about it, either, for I never heard any one speak of it. I walked into it, and when I tried to get out I found I couldn't. The more I tried to, the deeper I sank. Then I got frightened and began to yell for help."

"It's lucky for you I was cruising around in my boat and heard you."

"Bet your life it is. I'd have been a dead one by this time if help hadn't come."

"A sign ought to be put on the shore close to the quicksand, warning people of its presence, or somebody else may walk into it some time, and if alone he may not be so fortunate as you were," said Tom.

"That's a good idea. I'll put a sign up myself the next time I come here."

The boys got quite chummy during the couple of hours they remained on the island, and then Jack suggested that his new friend come over to the farm meet his father and mother, and take supper there.

"I'll row you around the island to where you left your own boat," said Jack. "Come along."

Jack led the way to a large rock, in the shadow of which his skiff was tied.

Both got into her and Tom, taking up the oars, pulled along the shores of the island.

When they reached the place where Tom had left his boat, high and dry on the beach, Tom helped him shove her into the water.

Then the boys rowed leisurely up the creek to a landing stage on the Robinson farm, where they disembarked and tied their boats.

Jack took Tom to the farmhouse and introduced him to his father and mother, who were seated on the veranda. They were both much concerned over their son's narrow escape from the treacherous quicksand, and thanked Tom for the service he had rendered Jack.

Tom remained at the farm until after supper, then he and Jack rowed up the creek in their boats to the landing of the man Tom had borrowed the skiff of.

Here the boys parted, Jack begging Tom not to forget to look up a job in Wall Street for him, and above all not to forget that he must spend his vacation at the Robinson farm.

Next morning Tom reached his office in Wall Street at about half-past nine.

His boss, Henry Ainsworth, was away in the country with his family and was not expected in town that week unless something turned up that required his presence.

Mr. Huntley, the cashier and head bookkeeper; his nephew, Tobias Story, and another clerk, named Hickey, who constituted the counting-room force, independent of Dicky King, the pretty stenographer, were at their desks when Tom arrived.

Hardly had he taken his seat when the cashier called him over and handed him a couple of notes to deliver.

Tom put on his hat and hurried out.

At the second office he went to he had to wait to see the broker, who had just come to his office and was engaged with his cashier.

While he was reading a morning paper two traders came in to see the broker, and they had to wait, too.

They began talking about a syndicate which had been formed by a number of wealthy brokers who had come back from their summer homes on purpose to corner D. & H. stock while business was dull and most of the brokers were out of town.

As soon as they had secured a sufficient quantity of the shares they intended to begin booming the stock and thus give the Street an unexpected sensation.

Tom overheard all they said and he made a note of it.

He was always on the alert to pick up a tip, for, unknown to his employer, he was playing the market in a small way whenever the prospects of a rise looked good. He had started in with \$50 at a little bank on Nassau Street that accepted small orders of from five shares upward, and had been successful enough to accumulate \$2,300, which he had locked up in a near-by safe-deposit vault.

When Tom got back to the office he looked up D. & H. and found it was ruling at 70, which was rather low.

Accordingly, when he went to lunch, he stopped at the safe-deposit company, took out \$2,000, and taking it around to the little bank staked it up on 200 shares of D. & H.

This was the largest deal Tom had ever been in, and as it took nearly all his money he was naturally anxious about its success.

Business not being very brisk, he had lots of opportunity during the next three days to watch the office ticker, which he availed himself of.

Tobias Story, who put on a lot of airs in the place because his uncle was the cashier, noticed Tom watched the tape at intervals, and it struck him that the messenger was interested in some deal.

As it was contrary to regulations for employees to speculate, he walked outside and proceeded to call Tom down.

"What are you looking at the ticker so much for?" he asked in an offensive tone.

"What business is that of yours?" replied Tom, who didn't like Story for a cent.

"Don't talk to me that way," answered the clerk angrily.

"Then don't be so inquisitive. I'm attending to my business, and you'd better attend to yours."

"You're wasting your time around that ticker. Go and sit down where you belong and wait till you're called on."

"When were you appointed my boss? I take orders only from Mr. Ainsworth and Mr. Huntley."

Story glared at him.

"I guess you're speculating in some stock, which is against the rules," he said.

"Is that so? I guess you do some speculating yourself. I saw you go into the little bank on Nassau Street the other day," retorted Tom coolly.

Story got red in the face.

"I only went in there to see a friend of mine," he replied.

"A friend of mine told me he saw you make a deal there twice."

"He's a liar if he said that," replied Story furiously.

"I'd sooner take his word than yours, for I know you don't always tell the truth."

"How dare you say that?"

"Because it's the truth. An hour after I saw you go into the little bank I heard you tell Hickey that you had bought ten shares of A. & C. at 95 and expected it would go to par, when you meant to sell out."

"You're a little sneak!" roared Story.

Biff!

Tom smashed the clerk in the eye, and he went staggering back against a chair, over which he tripped and fell to the floor with a crash.

CHAPTER III.—The Scrap in the Office.

There was no one in the waiting-room at the time, but the noise drew the attention of the cashier, Hickey and Miss King to the scrap.

"Here, here, what are you two about out there?" demanded Huntley, peering out through his window.

Tom sat down without answering, while Story picked himself up.

"I'll get square with you for that," snarled Story, shaking his fist at Tom.

"Now is as good a time as any," replied Tom.

"Yah, you sneak!" said Story, moving toward the counting-room door.

Tom jumped up and rushed at him, but Story, who was a rank coward, dodged into the fenced-off enclosure and slammed the brass gate in the messenger's face.

Huntley called his nephew to his desk and asked him what the trouble was about. Story made up some excuse on the spur of the moment, laying the blame on Tom.

"Did he hit you in the eye?" asked his uncle, noticing the young man's damaged optic.

"Yes, he did," replied Story sulkily. "He ought to be fired out of the office."

"Come here, Gessler," called the cashier.

Tom entered the counting room.

"What do you mean by striking Story in the eye?" asked Huntley angrily.

"He insulted me."

"Insulted you?"

"Yes, he called me a sneak, and I won't stand that from anybody."

"Well, you are a sneak," replied Story, feeling brave in the presence of his uncle.

Quick as a flash Tom whacked him in the other eye, and followed it up with a blow in the jaw. Then Huntley grabbed him and hauled him away from his nephew.

"Get out of here and take your seat outside. I'll report your conduct to Mr. Ainsworth as soon as he comes to the office."

He shoved Tom toward the door. At that moment Story, wild with rage, picked up a red-ink bottle and flung it at Tom's head. His aim was not very good, and the bottle struck his uncle on the shoulder a glancing blow, spattering him with the red fluid. Had the bottle hit Tom, as Story intended, the young messenger would have been badly hurt. At it was it whizzed so close to the boy's ear that he felt the wind of it. Tom, recognizing his narrow escape, was mad clear through. He turned around and went for Story like a cyclone.

The clerk grabbed up a ruler to defend himself with, but Tom brushed it aside with his left arm and smashed Story in the mouth with his right fist. They clinched and went down to the floor, where Tom proceeded to pummel the clerk good and hard. It took both the cashier and Hickey to pull the messenger off Story, who was now a wreck. They led Tom to the door and pushed him into the waiting-room.

In the midst of the rumpus two customers came in and seemed much astonished at the state of affairs.

The cashier went to his window to attend to them, while Hickey induced Story to go into the little washroom and repair damages.

"I suppose there'll be trouble over this," muttered Tom to himself, "but I don't care. I've been aching for a long time to get a whack at Story, and I guess I put it all over him in good shape. I'll bet he'll give me a wide berth after this."

Five minutes afterward Huntley called Tom up and gave him a note to take to a broker at the Exchange. When he got back Story was at his desk trying to work, but his eyes were in bad shape, and his lip was cut in two places, while his jaw was so sore that he could hardly touch it. As for Tom, he didn't bear a single sign of the scrap.

Having nothing better to do he took up a Wall Street daily and looked over the financial intelligence, which he made it a point always to keep abreast of. Story went out about one o'clock and didn't show up the rest of the afternoon. Next morning he appeared with a pair of black eyes, to Tom's great satisfaction and his uncle's disgust. About eleven o'clock Mr. Ainsworth appeared. He called his cashier into his private room to find out how things had been going while he was away. After Huntley had made his report he told his employer about the scrap between Tom and his nephew, and laid the blame of it on the messenger. When he returned to his desk the broker called Tom in and asked him about the trouble. The boy gave him a frank and truthful statement of the case. Story was called in and asked to state his side of the matter. He did so, throwing the blame on Tom, of course. The broker was shrewd enough to see that Story's account was highly colored.

"Did you throw a well of red ink at Gessler at close quarters?" asked Mr. Ainsworth.

"I don't remember," replied Story with some hesitation.

"He did it, all right," put in Tom. "If it had hit me it might have fractured my skull. It was a cowardly thing for him to do, and it made me so mad that I went for him again hot and heavy."

"Why did you call Gessler a sneak?" asked the broker, looking at Story.

"Because he listened to a conversation I had with Hickey the other day."

Tom denied that he had listened to what the two were saying. He said he simply heard a few words of their talk as he passed by their desks on the way to the washroom. Mr. Ainsworth said that he didn't want to hear of any more fighting in the office, and then dismissed the matter. Story had counted on Tom getting a good call down from the boss, and he returned to his desk much disappointed.

That day D. & H. went up to 72, and Tom noted the fact on the ticker. Next day it went up one point. During the first part of the following week the broker employed by the syndicate bid off and on for D. & H. at rising figures, and the traders began to notice that he took in all the stock that was offered to him. The stock went up to 76, and other brokers started to buy, too.

On Thursday it reached 80, and brokers who were out of town, hearing about the rise, came flocking back to the city to see what was on the tapis. The newspapers reported the rise, of course, and a flock of small speculators came down to get in on it. Quite a number of the Curb stock began to rise about the same time, and some of Mr. Ainsworth's occasional customers began drop-

ping in at the office to find out how things were going. Although Tom's boss was a mining broker he bought and sold railroad shares, and all kinds of gilt-edged bonds as well. Therefore Tom was often sent to the New York Stock Exchange with a note to the broker who did business in the board room for Mr. Ainsworth.

On Friday afternoon about two the boom started in D. & H. in earnest, and it reached 90 by the time the Exchange closed. Next morning it opened at 91, and at eleven was going at 95. With a profit of \$5,000 in sight Tom concluded not to take any more risk, for he knew all booms had to have an end, and the end of this one might come so quick as to make his head swim if he was long in the market. He was at the Stock Exchange when he saw D. & H. marked up at 95 3-8, and in place of returning right back to the office he went up to the little bank and told the margin clerk to sell him out right away.

As he was coming out of the bank, he came face to face with Mr. Huntley, the cashier.

"What were you doing in there?" asked the cashier sharply.

"I went in to see the margin clerk, sir," replied Tom, a bit confused.

"Then I suppose you're speculating in some stock?" said Huntley with a frown.

"I won't deny it," replied Tom, boldly, thinking he might as well be hung for a sheep as a lamb, to use a common expression.

"Humph! Don't you know that's against regulations?"

"Yes, sir."

"Why do you do it, then?"

"Because I'm making money at it."

"This isn't the first time you've speculated, I believe?"

"No, sir."

"I thought not. My nephew told me he caught you going into this brokerage house several times, and that he believed you were taking flyers on the market."

"He told you that to try and get me in trouble."

"He believed it was his duty to tell me."

"Then I suppose it's my duty to tell you that I've seen him go in there half a dozen times at least," replied Tom.

"Nonsense! He doesn't speculate."

"Then you don't believe me?"

"You mistook somebody else for him."

At that moment Tom saw Story, who had taken advantage of the absence of his uncle from the office to run around to Nassau Street to make a deal in D. & H. at the high price it now was at, having an idea it was sure to go to par at least, walking into the little bank.

"Look there, Mr. Huntley, and you will see your nephew going into the little bank now. If you want to know what brought him there you'd better follow him in."

The cashier looked and recognized his nephew as he disappeared through the doorway. He was evidently not pleased, for he acted at once on Tom's suggestion and followed Story inside, while Tom, with a chuckle, returned to the office. About ten minutes later Story came in with a sheepish look on his face. His uncle had prevented him from making his deal and given him a call-down for leaving the office during his absence.

It was fortunate for Story that his uncle caught him at the little bank, for D. & H. never reached par. It went to 98 on Monday, and then began to drop back almost as quickly as it went up. When Tom got his check and statement he found that he had made, as he calculated, \$5,000 by the deal. This gave his capital a boost to \$7,300, and made him feel like a capitalist.

CHAPTER IV.—A Pair of Rascals.

The cashier said nothing further to Tom about his speculative visits to the little bank, nor did he tell Mr. Ainsworth, since he was afraid that Tom might retaliate on his nephew. The month of July passed away and the first week in August came around.

Story got a two weeks' vacation at this time, and the office got on very well without him. Tom hadn't forgotten his new acquaintance, Jack Robinson, nor his promise to try and find him a Wall Street job, and he wrote Jack to that effect.

About noon on the first Saturday in August, while Tom was sitting in his chair with nothing to do but wait for his pay envelope to come his way, the door opened and in walked Jack Robinson. Tom jumped up in surprise and walked over to meet him.

"Hello, Jack, glad to see you in town," he said, shaking him by the hand. "When did you arrive?"

"I reached the Grand Central Station about twenty minutes ago and came right down here."

"Sit down and make yourself at home."

"Thanks. So this is where you work?"

"This is the shop."

"I'd like a place like this first rate."

"As soon as business begins to pick up again, which won't be till some time next month, I'll see what I can do for you."

"I hope you will. By the way, you close up soon, don't you?"

"Yes, I'm waiting for the ghost to walk, and then I'm off."

"Say, got any place in particular to go this afternoon?"

"No. Why?"

"I'd like to go to Coney Island, and I want you to go along."

"I'm willing. Ever been there?"

"Yes, several times."

"How do you want to go, by trolley or boat?"

"We'll get there quicker by the trolley, and that will give us more time down there. Besides, we can leave there any time."

"I see you know the ropes. We'll have our lunch first, then walk to the bridge and take a car," said Tom.

A few minutes afterward the cashier handed the young messenger his pay envelope, and the boys left the office.

In due time Tom and Jack reached the island and proceeded to see the sights.

They put in several hours to good advantage, and when it began to grow dark Tom proposed they should take dinner at one of the big hotels at the easterly end of the island.

Jack was game for anything, so off they started down the ocean walk.

Reaching the first hotel they decided to patronize it and went in.

They spent the best part of an hour in the dining-room, and then came out into the glare of the electric lights feeling pretty good.

It was a hot evening, and there was a tremendous crowd at the beach, particularly at the west end.

There was quite a mob of the better class of people at Manhattan, and somehow or another the boys got separated.

Tom spent half an hour in a vain search for his friend, and then sat down in a quiet nook to cool off.

The sky had been clouding up for a couple of hours back, and the ocean prospect looked dark and ominous.

Suddenly it began to rain.

"I guess I'll have to beat it for shelter," thought Tom, getting up from his seat and starting for the nearest hotel. Before he had gone many steps he spied a shed close by and concluded to go in there.

The building was partly enclosed in front, and was full of empty boxes and barrels.

He took possession of a box surrounded by three barrels, out of the way of any rain that might blow in at the door.

"This is as snug as a fellow wants to be in a shower," he thought. "I don't care now if it rains like blue blazes."

He could hear the big drops falling on the roof of the shed and congratulated himself on the fact that he didn't have to continue on to the hotel, which was some little distance away.

At that moment Tom heard hurried footsteps outside and two men of medium stature hastily entered the shed.

The boy couldn't distinguish them very well in the darkness, but one appeared to have a mustache, while the other was clean shaven.

"We're in luck Mr. Hodges," said the smooth-faced man. "We've got here just in time to escape a wetting."

"Yes, and I only hope luck will continue to run our way," replied the other.

He took a cigar from his vest pocket, bit off the end, struck a match and lighted it.

The glare of the match enabled Tom to get a good view of their countenances.

The man addressed as Hodges was well dressed, seemed like a prosperous business man.

The other had good clothes on, but they seemed to be ready-made and of a cut worn by East Siders.

His face was hard and tough, and his air and manners corresponded.

After Hodges tossed the match out into the rain he looked around, picked out a box, and sat down.

His companion followed his example.

"Why shouldn't it? Haven't I told you that I've located the girl at last?"

There was something in his tone and words that caused Tom to prick up his ears and listen eagerly.

"So you did. Well, tell me the particulars. Where did you find her?"

"Up in Westchester. She's been adopted by a farmer and his wife, named Hunter, who live about two miles from Mamaroneck. They call her Beryl."

"Are you sure she's the girl?"

"Positive. I recognized her by the locket. She wears it about her neck."

"Good! How did you trace her there?"

"Why, through the old woman who brought her East twelve years ago—Mother Jinks."

"I feared she was dead and that I never would get hold of the girl. How came the Hunters to get possession of her?"

"Mother Jinks sold her to them."

"Sold her, eh?"

"Yes. You see, she brought the girl up to sell flowers around the streets. She's a blamed pretty little thing, with one of them angel faces that takes hold of a person's sympathies. It appears this man Hunter happened to meet her, took a fancy to her for some reason, got her to tell him about herself, and——"

"What could she tell him?" asked Hodges, in an uneasy tone.

"Nothing more than that she was an orphan and didn't know who her parents were, nor how she came to be with the old woman who made her earn a living for her."

"Yes; of course. I was afraid maybe——"

He broke off abruptly and puffed away at his cigar in a nervous way.

"You needn't be afraid, governor. She's as innocent as an unborn babe as to who she really is."

"Go on."

"There isn't much more to tell. Hunter, as I said, took a fancy to her, and she kind of cottoned to him, 'cause he sympathized with her hard lot. So the long and short of it is, he got her to tell him where she lived, and he called on the old woman and made her a proposition. He offered her \$500 to give up all claim to the girl. Mother Jinks didn't want to do it at first, as the girl was a steady income to her, and Hunter's promise to bring the young one up as his own daughter didn't have no weight with the old woman. When he showed her the bills—one hundred fives—they made her mouth water. The girl was looking a bit seedy, and Hunter hinted she might die if she stayed down in the slums. The bunch of fives added to the possibility of losing the girl anyway, fetched the old woman in the end, and she signed a paper, took his money and sold the girl. She was smart enough to find out where Hunter lived and was going to take the girl. She didn't know but some day inquiries might be made for her, either by you or somebody else——"

"Somebody else, eh? Little fear of that now; and yet—— However, go on."

"If such inquiries were made she intended to profit by it."

"Then you had to pay her for the information?"

"Well, now, governor, catch old Mother Jinks doing anything for nothing. She wanted \$500 before she'd say a word."

"Five hundred dollars!"

"If it had been you instead of me you'd have had to stump up or you'd have learned nothing. But I know a thing or two about the old woman, and when I advised her to cough up for a tenner or something would happen, she came to time and put me on the lay. Then I went up to Hunter's and saw the girl."

"You didn't say anything to Hunter, did you?"

"Not a word. It wasn't necessary. The moment I spotted the locket I knew she was the girl."

"How do you know that the Hunters adopted her as their daughter?"

"He told Mother Jinks that's what they intended doing, and now she goes by the name of Beryl Hunter."

"Well, Jones, you've done well. Now that I know where the girl is the next thing in order will be to get possession of her. She's a mint of money to me, as things have turned out."

"A mint of money, governor? How is it she's become so valuable all at once?"

"She owns the Red Jacket mine out in Paradise, Nevada."

"Oh, she does! Well, I thought you told me that was a dead prospect—a mine that never panned out nothing to speak of since your brother hopped the twig."

"So it is on its face. It's as dead as a coffin nail."

"Then what good is it? How does the fact that the girl owns the mine make her valuable to you all of a sudden?" asked Jones curiously.

"Because she holds the secret of the lost ore vein—a vein that my brother discovered and declared was worth more than a million."

"How in thunder can she hold the secret when she was only three years old when Mother Jinks brought her East?"

"She does, in a peculiar way. I only learned the fact a short time ago. My brother kept a diary and he kept it hidden in a secret drawer of his desk. Two months ago I accidentally discovered the drawer and the diary came to light. From it I learned one or two things that were heretofore a mystery to me, namely, that my brother suspected my intentions towards him with respect to that mine. To defeat me in case any accident happened to him, he sealed up the rich vein. Then he wrote down its location and placed it in the locket which his little daughter wore around her neck. Fortunately, the locket was not real gold, or Mother Jinks would have sold it long ago, and with it would have gone the secret."

"What do you want the girl for? If I pinched the locket for you wouldn't that do as well?"

"No. I must have the girl. My brother's will made her the owner of the mine. I didn't know this at the time of his death. I supposed he died without making a will, so to prevent trouble I had the old woman, Mother Jinks, carry the girl off East with her. When I took possession of the mine as next of kin I soon found out that the rich lead I supposed was there appeared to have been a myth. So after all I gained nothing by what the world would call a piece of rascality. Then I started to sell the ground for what I could get for it, when up pops a lawyer with my brother's will, and I was dished again. Then the court took charge of the matter and wanted to know where the girl was. I said the old woman in whose charge she was had disappeared with her. The court appointed me her guardian and told me to find her. Until she was found, or satisfactory proof of her death produced, the mine could not be sold. As the mine appeared to be a dead one I did not bother myself further with its fate, or the girl's, either. The unexpected finding of my brother's diary, however, alters the case entirely. The mine is after all a valuable one, but the place where the rich vein lies is a mystery which the writing in the locket will alone unravel. With the girl in my possession as her guardian I can work the mine ostensibly in her interest, but really in my own. By the time she is of age I will have got

most of the silver out of the mine, and the money for it in bank. Before the time comes for me to turn it over to her I shall skip out to foreign parts with it, and leave her the ground and what's left in it. Then, under a new name, I shall enjoy the fruits of my shrewdness, and no one will ever dream I did not come rightfully by it."

"Upon my word, governor, you're a case," said Jones, in a tone of admiration. "I thought I was pretty clever; but blame me if I'm in it with you."

"You've been clever enough to find the girl, which I probably never would have been able to do, as I had lost all trace of the old woman. Therefore, you will have a fat share of the harvest I expect to reap."

"Of course, governor. I didn't go into this scheme for nothing. The agreement is that I'm to have a quarter of whatever you make out of the girl."

"And you'll get it, Jones, don't you worry."

"Oh, I'm not worrying. It's to your interest to keep your word. Now, I suppose you mean to call on the Hunters, show your documents as the girl's guardian and claim her. There'll be a scene, but I believe the law is on your side."

"The law will give her to me, but the Hunters, if they have legally adopted my niece, can make a fight in court against me, and it will take time and money to beat them. An easier way is to kidnap her and carry her out West at once, leaving no clue as to what has become of her. Once she is in my power I'll see to it that she walks a chalk line, and does as I say. While I've got my pile out of the mine she can return to the Hunters if she chooses, for I'll have no further use for her."

"It's rather risky, governor, don't you think, to carry the girl off against her will. She's likely to give us trouble, and the Hunters will put the police on the scent. If we should be caught with the girl in our possession it's likely to go hard with us. At any rate, you'd be up against it to explain why, as the girl's guardian, you did such a thing. The longest way round seems to me the safest course in this case," said Jones.

"The longest way round, as you call it, will give me no end of trouble, since the girl won't want to leave the Hunters, and they won't want to give her up. No, I am determined to carry her off at once. We can drug her so as to keep her partly stupefied till we get her out to the mines. Mother Jinks must go along and take charge of her. You must call on the old woman and hire her at a price that'll satisfy her. In fact, I'll go around with you and fix things up with the old woman," said Hodges.

"All right, governor, you're the doctor. It's stopped raining, so we might as well make a move unless you've something more to say."

"No, I've nothing more to say at present, so we'll—what's that?"

Tom Gessler's foot had slipped on the flooring and hit one of the barrels. Hodges sprang up and struck a match. Looking in the direction of the sound he saw the boy sitting between the barrels looking at him and his companion.

"Ha!" exclaimed Hodges. "A spy!"

CHAPTER V.—Tom Makes a Compact.

Tom, seeing that his presence in the shed was discovered, and not knowing what might happen

under the circumstances, jumped up and made a break for the opening. Hodges, however, placed himself in his path and grabbed him.

"Who are you, and what are you doing here?" he demanded.

"I'm a boy, and I came in here out of the rain," replied Tom.

"What's your name, and where do you belong?"

"My name is Gessler, and I belong in New York."

"You were here when we came in?"

"I was."

"Then you've listened to all our conversation?"

"I won't deny it."

There was a pause, and Tom felt the man's grip tighten on his arm, while he uttered a smothered imprecation.

"Why didn't you let us know you were here?"

"I didn't think it worth while," replied Tom doggedly.

"Oh, you didn't?" gritted Hodges, in a voice of concentrated anger. "Strike a match, Jones, and let's take a look at him."

"Kind of dangerous, governor, isn't it? He'll see our faces and know us again," replied the other man.

"I guess he's seen them already when I lighted my cigar."

Jones, after some hesitation, struck a light, and the men looked at Tom.

"Seems to me I've seen you before," said Hodges. "You work in Wall Street."

"What if I do?" replied Tom defiantly.

"You're a messenger boy."

Tom made no reply.

"You've listened to a conversation not intended for your ears, and any one who does such a thing as that is liable to get into trouble, unless——" Here Hodges paused and seemed to be considering something. "Unless he will promise to keep what he's heard to himself. Understand?"

"I heard what you said," answered Tom.

"If I give you fifty dollars will you swear to be mum about what you've heard us talk about?"

"No, I won't. I'm not going to be a party to your rascality," replied Tom sturdily.

"Ha! Then you mean to give us away?"

"If you'll give up your project of kidnapping that girl you call Beryl Hunter I'll agree to keep my mouth shut about what passed between you here without any payment from you. If you're really the girl's uncle and guardian you can go to law and try to get possession of her. I won't stand for anything crooked."

"I reckon the boy is right," put in Jones, squeezing Hodges's arm in a significant way. "I said you were taking chances in adopting the kidnaping scheme."

"Well, young man," said Hodges, in a conciliatory tone, "I s'pose I'll have to agree to your terms, seeing as you know so much, and it will probably be better for me in the long run, though I hate to waste the time it'll take. Now what guarantee have we that you'll keep your word?"

"Yourself."

"What do you mean by that?"

"I'll make it my business to see that you keep your agreement. If you do, then I won't say a word. So you see my silence will depend on your own actions with respect to Beryl Hunter."

"Can we depend on you?"

"You can as long as you keep your hands off the girl."

"Who do you work for, and whereabouts in Wall Street?"

"Henry Ainsworth, Aristook Building."

"You're his messenger?"

"Yes."

"That's all. You can go. See that you don't go back on us."

Tom was glad to avail himself of the permission and considered himself lucky in getting off so easily. He hurried off toward the west end, where he intended to take a car for home, having given up all hope of finding Jack in the crowd at the island.

He had quite a distance to walk, and during it he pondered over what he had heard of the conspiracy against Beryl Hunter.

"Jack may know her, for the Hunters live somewhere in his neighborhood," he thought. "I'll ask him when he turns up at my boarding place to-night, for he's going to stay over till Monday with me. I've agreed to say nothing about what I overheard those men talking about on condition that they make no attempt to kidnap the girl. The question is, are they to be depended on? Did I do right to make that agreement with them? If I hadn't what would they have done to me? They had me at a disadvantage, in a spot that the rain had made lonesome for the time being. The scheme that rascal Hodges appears to be up to is to discover the location of the missing lode in the Red Jacket mine. I never heard of that mine, but that isn't singular if it's been a dead one for the last twelve years. According to his statement the mine is the property of the girl, and his purpose in getting possession of her is to secure the right to work it ostensibly in her interest, but really in his own. I didn't think about that when I promised those rascals I would keep my mouth shut. Hodges is bound to have a lot of trouble trying to get Beryl Hunter away from her new parents if he goes openly to work about it. If he wins in the end my word will bar me from exposing his plans so far as I've overheard them, and he will have every chance to carry out his crooked designs. Knowing what I know, isn't there some way of checkmating him?"

Tom cudgelled his brain for an idea.

"The key of the situation is the writing in the locket. If I could prevent him from getting hold of it I could easily balk him; but how can I do it? I must think of some way and then act without letting him get on to me. I will have to get acquainted with Beryl Hunter. Seeing she has had that locket so long, it seems funny that she has never discovered the secret herself. The fact that the Hunters have taken no action about the mine is a sure indication that the secret is not known to them, and the girl would surely have told them if she knew."

Tom boarded a trolley car and reached the bridge about eleven o'clock. He walked across City Hall Park and down Park Place to the Sixth Avenue station, where he caught a train right away for uptown.

When he drew near his boarding-house he saw some one sitting on the steps. To his surprise the person proved to be Jack Robinson

"Why, hello, Jack! How long have you been here?" he asked.

"Maybe twenty minutes."

"Too bad we got separated at the island. It's like hunting for a needle in a haystack to find a person in the crowd that was down there to-day. I gave the job up when it came on to rain."

"So did I. Where were you during the shower?"

"In a shed along the beach about half way to West Brighton."

"I was near the Bowery, as they call it, and went into one of the shows, where I stayed till it let up, and then I took a car for the bridge."

"Well, let's go in."

Tom took Jack up to his room.

"That's a small bed for two," said Jack, with a doubtful look at the narrow article.

"Unless the landlady rented the front hall room to-day you can sleep there. I'll go and see," said Tom.

He returned in a minute with the news that the room was still vacant.

"You can use it to-night and to-morrow night, and I'll make it all right with the landlady," he said.

"I'm willing to pay for it," said Jack.

"No, you'll pay nothing. You're my guest until Monday morning. The expense won't cut any ice with me, for I made quite a haul in the stock market about a month ago, and I'm flush."

"How did you do it?" asked Jack. "And how much did you make?"

"I won't tell you how much I made, for that's one of my business secrets I'm not giving away; but I'll tell you how I did it."

Tom gave his new friend an outline of the way he and other small speculators dealt in stocks, and Jack was much interested.

"I shall want to get in on that myself when I come to Wall Street," he said.

"You don't want to get too gay when you come to Wall Street. You'll need all your wages to pay your way."

"Oh, I can borrow a stake of my old man."

"Well, you don't want to do it, for the chances are ten to one you'll blow it in on some stock that will go down when you are playing for it to go up."

"If the chances are ten to one against a chap how is it you managed to win as often as you say?"

"Because I had a sure tip on the market, and the other times I had luck."

"What's the matter with me having luck, too?"

"You might, but the chances are against you. At any rate, you'll have to learn the ropes before you can speculate with common sense, and that will take you some time. Now, I'm up to lots of the tricks of the traders, and I keep posted all the time of what's going on; but even at that the next deal I make may clean me out down to my socks. Speculation in Wall Street is the greatest game of chance on record. Nine times out of ten the bottom will fall out of the market at the very moment when you are figuring on raking in a wad. By the way, I want to ask you a question."

"Ask it."

"Do you know a farmer up your way named Hunter?"

"I do. He owns a big farm not far from ours."

"Has he got a daughter named Beryl?"

"Yes; but she isn't his real daughter. Some distant relative, I believe, that he adopted. She's about fifteen, and a blamed pretty girl."

"You are acquainted with her, I suppose?"

"Sure."

"I want you to introduce me to her."

"I'll do it when you come up again. When did you see her? The last time you were up? And are you gone on her?"

"I haven't had the pleasure of ever seeing her."

"Then how is it you are interested in her? Perhaps your sister has seen her and told you about her. She might have visited some friends in Rye?"

"No, my sister doesn't know anything about her to my knowledge."

"Then somebody else has spoken to you about her."

"I'll admit I heard somebody talking about her."

"And that has made you desirous of meeting her?"

"Yes. I've a special reason for wishing to know her. It's for her interest, not mine."

"That so? What is it?"

"Sorry, old man, but I'm not at liberty to tell you."

"All right. I don't want to poke my oar in where it isn't wanted. You come up to the farm and I'll take you around to her house and introduce you to her and the Hunters. They're nice people, and will treat you white."

"Thanks, Jack. I'll do as much for you when the chance offers. Now I think you'd better turn in, for it's after twelve. Come, I'll show you to the room."

Tom took his friend to the front hall room on the same floor, wished him good-night, and left him.

CHAPTER VI.—Tom Makes a Discovery.

Tom usually fell asleep a few minutes after he laid his head on the pillow, but this night was an exception to the rule. His thoughts were busy with Beryl Hunter and the secret of the locket she wore around her neck. He wondered whether her rascally uncle and his accomplice would hold to their promise and leave her alone until the law had had a say in the matter.

"I guess they won't dare monkey with her, for I told them I'd keep track of any move they made in her direction, and they know if they don't keep their part of our compact I'll tell all I know, and if they got the girl out of the city they could be captured out West if not en route there," he thought.

Finally he came to the conclusion that Beryl Hunter was safe for the present, and soon afterward he fell asleep. Tom and Jack took in some of the sights of upper New York next day, and on Monday morning the latter took his leave, Tom promising to come up on the following Saturday and spend Sunday at the Robinson farm. The Curb market was looking up, and Tom was kept pretty busy all day Monday. The last message he carried that afternoon was to the office of a well-known Curb broker, and here, while waiting

to see the broker, he accidentally got on to a bang-up tip. He discovered that a plan was on foot to boom Montana Copper. The people at the back of it were buying it up in large quantities on the quiet. It was one of the gilt-edge Curb stocks, and was selling at \$32 a share. The boomers intended to send it to \$60 if they could. As the owners of the mine, two big millionaires, were the head and front of the movement, the chances were the project would be a great success, for they were in a position to manipulate the price pretty much as they chose. Tom was very friendly with a well-known Curb broker named Edward Howard. As soon as he got off of work that day he called around to Howard's office.

"I want you to do something for me and say nothing about it," said the boy.

"What is the favor?" asked the broker, with a smile.

"It isn't exactly a favor. It's a business matter on which you will reap a commission."

"Oh, I see. You want me to buy some stock for you that you have an idea is going to rise, is that it?"

"That's it."

"I'd rather not encourage you in such a risky venture."

"Don't you worry about that."

"What's the stock?"

"Montana Copper."

"That isn't so bad. It went up two points today. You know that we brokers have an unwritten law not to buy or sell less than 100 shares of any stock on margin for a customer; but, seeing it's you, I'll strain a point and put your little deal through. How many shares do you want me to buy for you?"

"I want 700."

"How many?" asked the broker, thinking he had not heard aright.

"Seven hundred, and here is \$7,000 in good money to cover the margin," replied Tom.

Broker Howard fairly gasped.

"Seven hundred shares! This deal isn't for you, then. You are acting for somebody else."

"I'm acting for myself. That is my money. I've made it in the market, and nobody can say I didn't come by it honestly."

"You've made \$7,000 in the market! You astonish me!"

"I thought I would, but what do you care? I'm giving you a good order, and the reason I asked you to say nothing is because I didn't want Mr. Ainsworth to hear about it."

"Well, if you've made that much money out of the market you ought to be wise enough to hold on to it and not take the chances of losing it."

"I think I've a good thing in Montana Copper."

"That's what all the speculators think, or they wouldn't buy or sell, as the case might be."

"If I let you in on a good thing what percentage of your winnings will you give me?"

"What do you call a good thing?"

"A pointer I have on Montana Copper."

"Oh, I see. You've picked up what you think is a winning tip and you're playing it."

"I'll tell you how I got hold of it, and what it really is, and if you think it's good enough to

tackle yourself I want a small share of what you make."

"That's fair enough," laughed the broker; "but it's got to be the real thing or I won't touch it."

"If it wasn't the goods I wouldn't touch it, either."

"Well, let's hear what it is."

Tom told him all the particulars of the pointer as he had picked it up. Broker Howard was interested.

"It does look like the real article, Gessler. I'll look into it, and if the indications confirm your statement I'll get in on it and give you 10 per cent. of whatever I may happen to win."

"In the meantime take my order and fill it."

The trader took it, and then Tom got up and left. About noon on the following day Tom met Broker Howard down at the Curb. Montana Copper had gone up a point that morning.

"I bought your shares at 32, Gessler," said the trader, "and I also went in myself on a couple of thousand. If the stock is boomed to 50 we'll both make a good thing out of it. I don't think the Hess clique can get it as high of 60. At any rate, I wouldn't advise you to figure on holding out for any such price. It's too risky. If it goes to 50 I shall sell, and I advise you to do the same."

Business carried Tom to the Curb half a dozen or more times that day, and each time he noticed that Montana Copper had gone up a fraction of a point. It closed at 34 5/8, and Tom calculated that he was already \$1,500 head. He was coming from the bank where his boss kept his account at a few minutes after three when he was surprised to see Beryl Hunter's rascally uncle talking to a member of the Stock Exchange on the corner of Broad and Wall Streets. As Tom came along the two men parted company, Hodges going down Broad Street. The young messenger walked up to the broker.

"I beg your pardon, sir, but do you mind telling me who that man was you were talking to, and what his business is, if you know?"

"His name is Hiram Hodges. He's a speculator, and has an office in one of the buildings near the Curb Exchange," was the reply.

"Thank you, sir," replied Tom, walking on.

Tom was surprised to hear that Hodges was a speculator, and that he had an office on Broad Street.

Apparently he assumed to be a respectable member of society. About noon next day when he was down at the Curb market he went into several of the office buildings, and in one of them located Hiram Hodges. The directory showed that his office was on the top floor. Tom went up there and found that the glass door bearing his name was in the rear of a side corridor. He took the liberty of peeking through the keyhole. He didn't see any one inside. Then he mechanically turned the knob of the door. To his surprise it opened. Holding it open a couple of inches, he listened for some sound to indicate that the room was occupied, but he heard nothing. Finally he pushed it open and looked in. There was no one in the room, which was furnished with a rug, a table, and several chairs. A door at the farther end stood ajar, and Tom heard voices in there. Prudence would have suggested that he beat an immediate retreat. Instead of doing so he daringly advanced to the other door and listened, for

the voices sounded like Hodges and his accomplice Jones, and something suggested that they were talking about Beryl Hunter.

"So you've got the girl?" said Hodges, for it was plainly his voice, to Jones, who had seemingly just reached the office.

"Yes, I've got her. Mother Jinks and I did the trick very neatly," replied his accomplice.

"Where have you taken her to?"

"To the Chinese Joss House on Mott Street."

"Why there?"

"'Cause it's the safest roost in town for her, and the Chink priest has promised to keep her prisoner there as long as he's paid for it."

"Which won't be long, for I intend to take her out of town not later than tomorrow night. That messenger boy is liable to learn of her abduction, and he's sure to squeal on us at once. Did you bring the locket?"

"I did. Here it is."

"You haven't opened it, have you?" asked Hodges suspiciously.

"No. What is supposed to be in it is of no use to me."

"Of course it isn't."

There was silence in the room for some minutes, then Hodges exclaimed petulantly:

"Why, I can't open the blamed thing. Looks to me as if it wasn't intended to open. You took this from her neck, did you?"

"That's what I did."

"Well, it looks like the one I saw on her when she was a little child, so I suppose there's no mistake. Perhaps my brother had it soldered up after he put the paper in it."

"Why should he do that? In that case the chances would be all against the paper coming to light. Perhaps it works by a spring," said Jones.

"That must be it."

At that moment there came a knock at the door opening on the corridor.

Tom, who was standing close to the inner door, looked around in a startled way.

"See who that is, Jones," said Hodges.

The young messenger realized that he was sure to be detected. At that critical instant he observed another door close to his elbow. Without considering where it led to, he pulled it open and stepped into a comparatively empty closet. Holding the door on a crack, he heard Jones cross the main office and open the outer door. Presently he returned with an envelope in his hand and re-entered the inner office. Tom was on the point of coming out of the closet when he heard Hodges say:

"I've got to go around and see my broker about a deal I'm in on. I guess you'd better come with me, Jones."

As Tom retreated into the closet again, Hodges and Jones came out of the inner room with their hats on, crossed to the corridor door and went out, locking it after them. As the sound of their retreating footsteps died away outside Tom woke up to the fact that he was a prisoner in Hodges' office.

CHAPTER VII.—The Treasury Note.

"Gracious!" exclaimed Tom. "I'm trapped for fair. I won't be able to get out until that rascally Hodges gets back, and if he should discover me in here there's liable to be trouble. No, I

guess the trouble will all be on his side, for from what I overheard he has broken his agreement and had Jones and the old woman kidnap Beryl Hunter from her home and bring her down to the Chinese quarters in Mott Street. That lets me out of my promise to keep my mouth shut, and now I'll make it hot for Mr. Hodges and his friend Jones. What a lucky thing for the girl it was that I came up here and found out the facts of the case so soon before Beryl was taken out of town! The old villain has the locket in his possession now, and is bound to secure the secret of the lost lode—that is, if I can't find a way to put a spoke in his wheel. I wonder if he carried it away with him or left it in yonder room till he gets back and makes another attempt to open it? It's up to me to find out. If I can lay my hands on it he'll never get hold of it again; I'll gamble on that."

Quite excited at the idea that the locket might be somewhere in the inner room, Tom went in there and looked around. The room was carpeted with a small rug, had three chairs, a desk, and some other articles of furniture. The roll-top of the desk had been pulled down, but so carelessly that it had not caught, consequently it was not locked. Tom made no bones about shoving it up, and there, right before his eyes, lay the locket—a large, cheap affair, the brass showing in spots through its washed surface. He picked it up and examined it closely. It didn't look like a locket that opened, and he didn't wonder that Hodges had failed to get at its interior.

If it had been made to open, the hinges had been very carefully concealed, for it looked alike all the way round—just one smooth, rounded edge, without the sign of a seam. Both sides were fancifully carved in a similar design of a rather outlandish fashion, and had a small stone in the center. The stone was blood-red like a ruby. Altogether it looked as if it might have originated in some far eastern country like India.

"Well, I've got it and I'm going to keep it for Beryl Hunter and tell her that it is supposed to contain the clue to the lost lode in the mine once owned by her father, and now her property under his will. The next thing will be to get out of this office," thought Tom, closing the desk and taking care to lock it. "I'll have to hide in the closet till Hodges gets back, and as soon as he enters his private room I'll sneak out by the corridor door."

He walked into the large room and sat on a chair near the closet so that he would be in a position to jump in there the moment he heard footsteps coming along the corridor. While waiting he amused himself trying to see if by any possibility he could open the locket. All his attempts were in vain, and he was beginning to feel satisfied that the ornament had not been made to open, when his thumb nail accidentally slipped and hit one of the red stones with considerable force. The locket shot out of his fingers on to the floor. When he stooped to pick it up he uttered an exclamation of astonishment. The locket lay wide open on the edge of the rug.

"My goodness!" he ejaculated. "It's open!"

Taking the locket in his hands he looked at the thick and closely folded bit of paper that was tightly stuck in it.

"Why, that looks more like money than anything else," he breathed.

He tried to pick it out with his fingers, but couldn't. Then he got out his penknife and pried it out.

"It is money, surely!"

He opened the folds, which had been pounded down twelve years before to make the bill fit its narrow confines. After considerable trouble he finally spread it out on his knee and saw that it was a brand-new treasury note of the denomination of a single dollar.

"Only a dollar!" he exclaimed, turning it over and looking at it on the other side. "Only a single dollar bill. Why, a \$1,000 note could have been put in the locket as well as a dollar one. I don't see the paper which was to give the clue to the lost lode."

He looked around on the floor, thinking it might have dropped out, but there was no sign of it. In fact, the locket did well to hold the treasury note without talking of anything else.

"I guess this alleged secret of a lost lode is a fake," thought Tom. "Beryl's father wrote that statement in his diary to fool his artful brother, taking it for granted that he was bound to find the diary when he searched his effects. Probably the Red Jacket mine never amounted to anything, anyway, but the girl's father, to punish his brother for reasons known to himself, gave out that he had discovered a rich lode, and then surrounded its location with mystery. I'll bet that's the truth of the matter."

Tom put the locket in one pocket and the bill carefully away in another.

"So Beryl Hunter isn't a great heiress after all, and Hodges has only gone to a lot of useless trouble and expense, and made himself liable to arrest and imprisonment by kidnaping her. I'm sorry it has turned out this way for her sake, for I felt sure she was going to be worth a lot of money through that mine. However, it can't be helped. It won't worry her any, for she'll never know the difference."

An hour had passed, and Hodges still remained away.

"Gee! I'll bet Mr. Huntley is as mad as a hornet over the length of time I've been away from the office. I dare say he's had to send Hickey out in my place. I wonder if he thinks I've met with an accident? Nothing would tickle Story more than to hear that I had been run down by an auto and sent to the hospital. He hates me as bad as Old Nick does holy water. Oh, but I did give him a jolly licking, all right! What a pair of eyes he carried around for a week! He's a mean lobster, and if he got all that's coming to him he wouldn't be able to work for a month."

Tom was growing impatient over Hodges' long absence.

"I wish to thunder he'd come back, so I could slip out. Then before I return to the office I'm going to rescue Beryl Hunter. I've been through Chinatown so often that I know the lay of the Joss House first rate. I ought to be able to find the girl, for the Chink priests will never suspect my errand. Whereas if the police went hunting for her they would hide her away in some hole where they'd never find her."

Tom looked at his watch and saw that it was after two o'clock.

"I've been here about two hours," he muttered. "I should think, after getting that locket in his possession, Hodges would be anxious to return

and put in his time trying to open it. Well, when he does get back he'll find that it has vanished in some mysterious way, and perhaps he won't be mad enough to chew a pound of nails."

The boy chuckled as he pictured the rascal's consternation and perplexity when he discovered that the locket had disappeared from his desk.

Footsteps had approached the door along the corridor a score of times since Tom had been locked in, but they always passed by. Two or three times the young messenger was sure he recognized the sound of Hodges' step, and he had jumped into the closet, only to find that it was a false alarm. Once some caller came and knocked at the door, but finding the place locked up, had gone away. For want of something else to think of, Tom got out the locket and studied it carefully. It was shut, and he tried for over twenty minutes to open it again, but couldn't strike the central stone on either side just right.

"This is the funniest locket I ever saw," he thought. "If I hadn't just by accident hit it right I'd be ready to swear that it couldn't be opened except it was split apart by some implement. I wonder why Beryl's father put that dollar treasury note so carefully in it? If he wanted to hide his money from his rascally brother, and for her benefit, why didn't he put a large bill in it? Maybe he was strapped when he died, and didn't have any money to speak of to hide. Still, he could hardly have put less than a dollar bill in it. Oh, I guess I can see through his object. He knew when his brother found his diary, and read the reference to the secret of the lost lode being hidden in the locket, that the rascal would take the locket away from his daughter and break it open, if he couldn't get at it any other way, in order to secure the secret. Instead of the secret he would find just a measly dollar treasury note, and so be terribly disappointed. That was the satisfaction the girl's father intended to get. That was a dandy——"

At that moment a key rattled in the lock of the door. Tom this time was taken by surprise, and before he could reach the closet the door opened and Hiram Hodges walked in, catching him in the room.

CHAPTER VIII.—In Chinatown.

To say that Hodges was astonished at finding Tom in his office would but faintly express his feelings. He was simply paralyzed.

"You!" he exclaimed, with a scowl. "You here! How did you get in?"

"I walked in," replied the boy coolly, seeing that he had to face the music.

"Walked in, and the door locked! Impossible!"

"Maybe I came through the keyhole," chuckled Tom.

"Don't talk nonsense. I demand an explanation of your presence here."

"I told you I walked in. The door was not locked."

"I locked the door when I went out, and I found it locked when I came back. You must have a skeleton key, young man. I shall have to call a policeman and give you in charge unless you give a full account of your conduct in coming here while I was out."

"All right. Call your policeman. It will save

me the trouble of calling one to give you in charge."

"Give me in charge! What do you mean?"

"I mean you have broken your compact with me and caused the abduction of Beryl Hunter from her home."

"It is false!"

"Well, if it is I'm willing to stand the consequences of having been found in your office under circumstances that might be considered suspicious."

"On what ground do you make such an assertion?"

"I heard your associate, Jones, tell you that he and a woman called Mother Jinks had kidnapped the girl and brought her to this city."

Hodges was rather staggered by this reply, which showed him that Tom had in some way overheard the conversation, or a part of it, that had taken place in the inner room just before he was called out by the note from his broker. Matters, therefore, looked very serious to him.

"Where were you when you say you heard that conversation?" he asked.

"I was in this room."

"Where were you when I and Jones left the office?"

"In this room."

"If you were here we would have seen you."

"You didn't see me because I was in that closet."

Hodges uttered an imprecation.

"What brought you up here?"

"Curiosity."

"You wanted to spy on me, I suppose?"

"Well, all's fair when you're dealing with a crooked person."

"How dare you call me crooked?"

"Because that's what you are. You are working a crooked game against your niece, now known as Beryl Hunter."

"I deny it! What else did you find out besides the supposed abduction of this girl you mention?"

"Oh, I found out that your friend Jones had brought you the locket that is supposed to contain the secret of the lost lode in the Red Jacket mine."

"You have been hunting for it while I was away?" cried Hodges, looking much disturbed.

"I admit that I looked for it."

"Did you find it?"

"That is for you to discover."

With an imprecation Hodges rushed toward the door of the inner room to look and see if his desk had been tampered with. This move on his part gave Tom the opening he was looking for. It left the way clear to the corridor door, and the boy was quick to take advantage of the fact. He rushed across the room.

"Stop!" roared Hodges, trying to intercept him. He swung open the door, darted into the corridor, and rushed for the stairs, not daring to wait for an elevator lest he be overhauled by the rascal. He flew downstairs several flights, and then went to the elevator shaft, where he caught a cage and completed the descent. It was three o'clock when he issued on the street. The Curb Exchange was just closing. Stopping a broker he knew, he asked him how Montana Copper stood.

"It's up to 35," was the reply.

Tom went on up the street. Instead of going

to his office he went straight on up Nassau Street.

"I'll catch it hot in the morning when I show up," he thought; "but who cares? I'm worth over \$7,000, with the prospect of making twice as much more. If things break the way I expect I'll resign from the office and devote my time to private speculation. It will pay better than working for a measly nine dollars a week. That will make an opening for Jack."

From Nassau Street Tom made his way into Park Row, facing City Hall Park, then on past the Brooklyn Bridge entrance into upper Park Row, once known as Chatham Street, which took him to Chatham Square. He was now near his destination, Mott Street, a narrow and crooked thoroughfare that led into the heart of Chinatown. Fifteen minutes later Tom entered a building that adjoined the Joss House.

The entrance was narrow and dirty, and the contracted hall dark and tainted with the peculiar odor always apparent where the Chinese live and carry on their business. The stairs were narrow and creaked under his tread. He met and passed several Chinks coming down, with their hands thrust under their dark-blue blouses.

They looked at him in a stolid way, but without any apparent curiosity. He passed open doors revealing rooms more or less tenanted with the Mongolian race, and went on up to the third floor, which was darker and more odorous than the lower part of the house. On this floor was a door which he knew led into the Joss House next door. Locating it, he opened it and found himself in a small room where a Chinaman sat before a diminutive table, on which was a lamp, which illuminated the room or cell, for it had no window, and a set of tablets. The Chink was smoking a pipe and studying the tablets. He looked up when Tom entered.

"Whatee want!" he asked.

"I want to see the big joss."

"You go. No passee here," answered the Chinaman stolidly.

"Why not?"

"No passee."

Tom pulled out a dollar bill.

"Let me in and I'll give you this," he said.

"No takee. You no passee."

Tom produced another dollar, but the bribe wouldn't go, and the boy wondered how he was going to get around the obstruction. Suddenly an idea occurred to him. He noticed the location of the inner door, and then flourished a third bill under the Chink's nose.

"You go. No takee," said the Mongolian, in the same impassive way.

Crash! With a wave of his arm Tom swept the lamp from the table. The light went out as the lamp struck the floor, leaving the room in complete darkness. The Chinaman started up with a cry. Biff! Tom struck out and bowled the Celestial over in a heap. Then he sprang for the door, opened it, and passed through into the rear of the Joss House. He found himself in a passage lined with doors, illuminated by a dim light from the other end. Opening the first door cautiously he peered into the small room, but there was no one in it. The second door was locked, but the key was outside. Tom turned it, opened the door, and saw a girl standing with her back to him, looking out of a small window that commanded a view of

the roofs and narrow back yards of the block. She turned around on hearing the door open, and presented a face of uncommon beauty. Her eyes were red from crying, and a frightened expression haunted their depths. She seemed to be about fifteen years old, and was dressed neatly but simply. Tom closed the door behind him, for he heard the Chinaman he had struck making a great hullabaloo that was sure to attract attention. The boy believed this girl, who looked at him in some terror, was the one he had come in search of.

"Are you Beryl Hunter?" he asked in a low tone.

"Y-e-s," fluttered from her lips.

"I have come here to save you, Miss Hunter, so don't be afraid of me."

"Oh, take me away from this terrible place! Please do!" she begged.

"Hush! Not so loud. I don't want the Chinamen in this place to know I'm here. We've got to be very cautious or I won't be able to get you out."

He stepped to the door and listened. A great jabbering in the Chinese language was going on at the end of the passage where he had entered. The watchman he had slugged was evidently detailing what had happened. Then he heard some one opening and closing the doors along the passage. He judged that a search was in progress, and of course he was the object of it. Slipping over to her side he whispered:

"They are looking for me and may come in here. I'm going to hide behind that curtain."

Hardly had he slipped out of sight when the key rattled in the lock, the door opened, and a Chinaman poked his head into the room. He looked around the room, and seeing no one but the girl, withdrew and locked the door.

"Good gracious!" breathed Tom as he heard the key turn in the lock. "I'm a prisoner, too."

CHAPTER IX.—Beryl Hunter.

He waited till silence reigned in the building again, and came from behind the curtain.

"Miss Hunter, I'm sorry to say that the chances of getting you away are not as bright as I thought for the Chinaman who looked in here locked the door, as you must have noticed, consequently I'm as much a prisoner as yourself," said Tom in a low tone.

"Oh!" she gasped.

"But don't get discouraged. I came here to save you, and I'll do it somehow. Before I make another move I'll tell you who I am, so that you may have confidence in me. My name is Tom Gessler."

"Tom Gessler," she repeated. "I have heard your name before. Are you the boy who saved Jack Robinson from the quicksand on Hen Island on the Fourth of July?"

"Yes."

"You work in a broker's office in Wall Street?"

"I do."

"Then I am sure you will save me," she said eagerly. "How did you find out I was here?"

"By accident. I happened to be in a place where I overheard a conversation between the man who assisted in carrying you off, with the aid of an old woman, and the rascal who employed him to do the job. I have a long story to tell you in connection with this outrage, which will explain this

reason of it, but it must keep until I have rescued you. I know more about you than you dream of—more even than you know yourself."

She looked at him in great surprise.

"I do not understand what you mean," she said.

"Of course you don't, but you will understand when I get the chance to explain later on. When were you carried off?"

"Last evening."

"Tell me the circumstances."

Beryl explained that she had been over to a neighboring farm, visiting a friend, and was walking home along the road when she was accosted by a man not far from the gate of her own home. The stranger asked her if her name was Beryl Hunter, and when she admitted that it was, he suddenly threw a shawl he had on his arm over her head and held her tightly despite her struggles till she fainted. That was all she remembered till she found herself a prisoner in that room and saw through the window that it was daylight.

"Then you didn't see a hard-looking old woman with the man?"

"No," she replied, shaking her head. "I have seen nobody but a Chinaman since I've been here. He brought me something to eat and drink, but I have not eaten a thing. I have been so frightened over my terrible position that I have done nothing but cry all day."

"I don't wonder that you've been all broke up, for it was impossible for you to understand why you were carried off from your home, or what fate was ahead of you. I will be able to make that all clear to you. Have you missed anything?"

"Missed anything? I don't know what you mean."

"Didn't you wear a locket around your neck?"

She raised her hand to her throat, felt of her neck, and then exclaimed:

"It is gone!"

"It was taken from you by the man who carried you off. But I recovered it. Here it is," and Tom pulled the locket with its chain from his pocket and handed it to her.

"Thank you," she said gratefully. "I have worn that always, ever since I can remember. The old woman I lived with until Mr. Hunter took me away from her after paying her some money told me that it was a present from my real father, but she never would tell me anything about my parents, except that they both died when I was very young."

"You refer to the woman known as Mother Jinks?"

"Yes, that was her name. How did you know?"

"I will explain what I have learned about you after we get away from here."

"She was not a nice old woman, and sometimes used to beat me when I did not make enough money selling flowers. I was always afraid of her, and was very happy when she let me go with Mr. Hunter."

"How long have you lived with the Hunters?"

"About five years."

"They adopted you as their daughter and called you Beryl?"

"Yes."

"What name did Mother Jinks call you by?"

"Nellie."

"But you had another name, didn't you?"

"Yes. When I was sent to school she told me to say my names was Hodges."

"That's your right name, for your father's name was Hodges."

"How are you able to tell that?" she said, apparently much surprised at the knowledge he seemed to possess concerning her.

"I told you I would explain all I know about you after we get out of this Chinese den. I suppose you know from what you have seen from this window that you are in New York?"

"Yes; but I don't know what part of it."

"You are in Chinatown. You have heard of the place, haven't you?"

"Yes, but I know nothing about it."

"It's a tough place for a nice girl like you to be in, but I'll get you out and take you back to the Hunters if it's possible for me to do it."

"You are very good to come here to save me," said Beryl gratefully.

"I considered it my duty to do that, Miss Hunter, the moment I heard of your abduction and learned where you were held prisoner."

"If you will take me home I shall be grateful to you as long as I live."

"If I don't take you home it will be because I am prevented by hard luck. Now I am going to see if there is any way that we can get out of this place."

Tom went to the door and tried it. It was fast, as he expected. While he was looking at it he heard the shuffling sound of a Chinaman's shoes coming along the passage. The sound stopped at the door. Making a gesture of caution to Beryl, he slipped behind the curtain. He had barely concealed himself when the door opened and a Chinaman entered with a tray of food.

"No eatee, eh?" he said to the girl, noticing the untouched dishes that stood on a small table. "You gettee sick you no eatee. You beilly nicee gal—altee same much good lookee. Me takee gleat likee fol you. Me on lookee out fol nicee pletty Melican wiffee. Takee you pletty quick s'pose me catchee chance."

The Chink looked at Beryl with a longing eye as he placed the fresh food on the table. It was evident that he thought her a peach, as indeed she was. Tom, as she listened to his talk, felt that it would give him a whole lot of pleasure to wring his neck. Peeking out from a corner of the curtain, he saw that the Chinaman's back was presented to him. He also observed that the door stood ajar. With a little nerve, backed by good luck, he thought he saw the chance for Beryl and himself to escape. The opportunity might not come again, and he determined to avail himself of it, let the risk be what it might. It was growing dark outside by this time, and Tom had no desire to pass the night cooped up in that room, even with so charming a companion as Beryl Hunter. He glided noiselessly out from behind the curtain, and, throwing one arm about the neck of the unsuspecting Chink, secured a strangle hold on him and bore him to the floor. The Chinaman struggled and tried to call out, but not being so strong as the boy, who was in dead earnest, he was helpless in the young messenger's grip.

Beryl looked on with staring eyes while Tom choked the Mongolian into unconsciousness. Tying the fellow's hands behind his back and gagging him, Tom went to the door and looked out. The passage was silent and deserted.

"Come," he said, turning to Beryl. "Now is our chance to get away."

Taking her by the hand, he led her to the door by which he had entered the place. Opening it slightly, he saw another Celestial seated at the table, smoking and gazing straight ahead of him. Flinging the door open quickly he stepped into the little cell, followed by the girl. The Chinaman looked at them, and then jumped up to bar their exit into the next building, at the same time grabbing up a small covered drumstick and striking a gong behind him. Tom snatched up the small lamp and fired it at him. He uttered a terrible cry as he fell in a heap on the floor. The boy shoved the table over on him, and then rushed Beryl to the door, but to his consternation he found it locked.

CHAPTER X.—Tom Saves Beryl.

"Trapped!" gasped Tom. "This is hard luck. But maybe the key is in the lock. No, it isn't. What shall we do? I hear several Chinks coming this way along the passage, and that chap in here is making noise enough to wake the dead."

Beryl caught him by the arm and stood trembling with terror.

Tom struck a match and looked at the door.

He saw that it was held by a heavy bolt.

He shot it back just at two Chinese priests rushed into the cell.

The match having expired in the boy's fingers, the room was dark again, and they could see nothing, but they could hear the squawking of the chap Tom had bowled over with the lamp, who probably thought the ceiling had fallen on him when the young messenger pushed the table over on top of him.

The legs of the table stood up in the darkness and the priest who was in the lead butted against one of them and then tripped over the kicking lower extremities of the fallen Celestial.

He went sprawling on top of the bottom of the table.

What he didn't say in Chinese is hardly worth mentioning.

No doubt he swore some, but Tom couldn't tell, for he didn't understand the language.

The other Chinaman stumbled over his legs and measured his length on the bare floor, striking his forehead and nose against a plank.

Tom took advantage of the confusion to open the door and draw the frightened Beryl outside into the third floor corridor of the next building, slamming the door after them.

"Come," he said in an excited tone. "We haven't a moment to lose. We must reach the street before those chaps raise a hornet's nest about our ears."

They hurried down the three flights as quickly as they could and dashed out on the narrow sidewalk.

Here they came into the glare of gas jets and the soft refulgence of suspended Chinese lanterns that marked certain shops and chop suey restaurants.

The street was crowded with moving Mongolians, and the shops and doorways filled with them.

There were some white people among them, and

they regarded Tom and Beryl with greater curiosity than the Mongolians did.

Tom held the girl firmly by the hand and pushed on toward Chatham Square.

She was much bewildered by the strange sights and sounds around them, and clung to the young messenger as a drowning man clings to a plank.

She felt that she was safe as long as she was with him. Tom did not feel sure how things would terminate till they reached the lower part of the Bowery, with its lights, bustle, and elevated railway overhead.

"Now we're all right, Miss Hunter," he said reassuringly. "We'll take a Third Avenue train uptown."

"Are you going to take me home now?" she asked eagerly.

"No. I'm going to take you up to my boarding-house and turn you over to the landlady. You'll be safe with her. We'll stop at a telegraph office on the way and I'll wire Mr. Hunter where you are, and he'll come after you. I think that will be the best way, for you must be hungry and a good meal will make you feel better. Besides, I want to tell you the story I promised you."

"I am willing to do as you wish me to," replied Beryl, looking at him trustfully.

"That's right. I'll see that nothing happens to you. I'll look after you just as if you were my sister. You trust me, don't you?"

"Yes, yes," she replied, clinging to his arm as they ascended the stairs of the Chatham Square elevated station.

As Tom bought a couple of tickets he noted by the station clock that it was eight.

"No dinner at the boarding-house to-night for us," he thought. "We'll have to dine at a restaurant. I'll have to get Beryl a hat before I take her into one."

They left the train at the Thirty-fourth Street station, and started west across town.

Reaching Sixth Avenue, he took the girl into a millinery store and bought her an inexpensive but becoming hat.

Then they went to a restaurant together and both ate a hearty meal, for they were very hungry, Beryl not having eaten anything since the night before.

It was half-past nine when they reached Tom's boarding house.

He took Beryl into the parlor, and then hunted up the landlady, to whom he briefly explained the girl's position, and asked her to keep her for the night, telling her he had telegraphed for the girl's adopted father to come after her in the morning.

"I'll make good whatever expenses you're put to, Mrs. Williams," concluded the boy.

"Indeed you needn't, Mr. Gessler. The fact that the girl has been in trouble is a sufficient reason why I will gladly befriend her till her father comes after her," said the boarding missus.

"Thank you, Mrs. Williams. Come now, I'll introduce the young lady to you."

He took the landlady to the parlor and made her acquainted with Beryl.

"I guess I'd better defer my story till the morning, Miss Hunter," said Tom, "as you no doubt are greatly in need of rest. I'll see you at breakfast, and afterward I'll let you have the story."

So he bade her good-night, receiving a grateful look from her eyes, and went to his own room.

Tom was just finishing his breakfast when the landlady led Beryl into the dining-room and gave her a seat alongside of him.

"Good-morning, Miss Hunter," said the boy as politely as though she were a princess. "I hope you feel all right this morning."

Beryl smiled and said she did.

"I dare say Mr. Hunter will be down after you by the first train if he got my telegram last night," said Tom. "If he didn't, and that is quite possible, for I believe they don't deliver telegrams in the rural districts except through the mail, why, he'll be along later. Then, again, it is more than likely he is in the city searching for you with the help of the police. I might have notified police headquarters last night where you could be found in the event that the department had been informed about your abduction. I'll call in there on my way downtown so as to make sure of reaching Mr. Hunter as soon as possible."

"You are very good to take so much trouble about me," said Beryl.

"Don't mention it, Miss Hunter. I am very happy to be of service to you. I hope you won't forget me altogether after you get home."

"I will never forget how kind you have been to me, and I hope you will visit me when you come up to see Jack Robinson, who told me he expected you to spend your vacation with him," she said earnestly.

"I will certainly visit you. In fact, I arranged with Jack to stop over next Sunday with him, and you'll see me sooner than you expected."

"I shall be very glad to see you on Sunday. You must come over early and dine with us."

"I will if Jack and his folks will let me."

After breakfast they went to the parlor together.

"Now I will tell you the story I promised you, and you must be prepared to be astonished. I have an idea you'll hear more about yourself than you ever knew."

Beryl made no reply, but looked interested and expectant.

"All you know about yourself is that your early life was passed with that old woman named Mother Jinks down somewhere on the east side of this city, isn't it?"

"Yes. She never told me a word about my real father and mother, except that they were dead, but from many things she let out when somewhat under the influence of the gin she was fond of I came to believe that my father and mother lived out West in the mining district somewhere, and that I was born there."

"I guess that's right, for from what I heard your rascally uncle say——"

"My uncle!" exclaimed Beryl in surprise. "Have I an uncle?"

"You have, and he's a big rascal, as I said. He is in this city now—has an office down in Broad Street. He is the man who caused you to be abducted from your home in Westchester."

Beryl looked astonished, as well she might

"Your father owned a silver mine, or at least the controlling interest in it, I should judge, called the Red Jacket. It was only what is called a prospect, I imagine—that is, it was not developed to an extent that would enable it to produce silver ore if there was really any in it that would pay a profit over the cost of getting it out of the ground.

However that may be—and remember I am only giving you my own idea on the subject—your father must have told his brother, Hiram Hodges, your uncle, that he had discovered a rich lode of ore in it, for it appears that his brother laid wires to do your father out of the mine if he could. Before anything happened your father died, but before he died he made his will, leaving the mine to you."

"To me!" exclaimed the girl.

"So I heard your uncle say. Then your uncle, being unaware of the will, concluded to get you out of the way, so he sent you East in charge of Mother Jinks, with instructions, which she seems to have carried out to the letter, to keep you in the dark as to your parentage, and bring you up as an unknown orphan."

"She did," nodded Beryl, intensely interested in Tom's revelation.

"By getting you out of the way your uncle expected to take possession of the mine that was yours by right and work it to his own advantage. He succeeded in doing this for a while, but only long enough to discover, no doubt to his great disappointment, that there was no valuable silver lode apparently in the ground, and that the mine was apparently worthless. He then started to sell the ground for what he could get for it, when the will made by your father turned up and he was stopped by law from doing so. Therefore, as the case stands at this moment, you are the only recognized owner of the Red Jacket property in Paradise, Nevada."

"Oh!" ejaculated Beryl, hardly able to realize Tom's last statement.

"Under ordinary circumstances it would only be necessary for Mr. Hunter, as your legal guardian in this State, to investigate the facts, and finding them to be right, to take possession of the property and hold it in trust for you. Unfortunately, this rascally uncle of yours was legally appointed guardian by a Nevada court, and in that capacity he holds possession of the property. Now I have stated everything I know about you, but the most astonishing part is to come."

Tom then told her the facts connected with the locket which had their origin in the finding of her father's diary by his crooked brother.

"And that paper is in this locket?" she said, placing her hand on it.

"So your uncle believes, but it happened I accidentally opened that locket myself after I got it in my possession yesterday afternoon, and what do you suppose I found in it?"

"I couldn't guess."

"Only a new one-dollar treasury note. I took it out, and here it is."

With these words Tom took it out of his pocket and handed it to her.

"And this is what my father put in the locket?"

"It would appear so."

"Dear, dear father!" she said, kissing the note, while her eyes suffused with tears. "I shall keep this in remembrance of him as long as I live."

"That's right. I would," answered Tom.

At that moment there was a ring at the front door and the servant presently ushered a hearty-looking, weather-tanned man into the parlor.

The moment, Beryl saw him she sprang up.

"Father! Father!" she cried, running into his arms.

CHAPTER XI.—Tom Makes Big Money.

After greeting her adopted father with every evidence of affection, Beryl introduced Tom to him, and told him that the boy had rescued her from the house in Chinatown where her abductor had carried her. Farmer Hunter thanked him for what he had done for Beryl, and then Tom said he had to go downtown to his business, and that Beryl could tell him everything that had happened to her. He bade the girl good-by and promised that if nothing prevented he would see her on the following Sunday. It was half-past ten when Tom marched into his office. He expected to get a red-hot calling down for his unexplained absence since noon the preceding day, and he was not disappointed. He explained as much of his movements as he thought proper, but the cashier was inclined to doubt much of his story, and gave him a good raking, telling him he would certainly report his conduct to Mr. Ainsworth when he came to the office. As Tom had learned that Montana Copper had already gone up another point that morning, he felt as independent as a hog on ice, and he didn't give a picayune whether school kept or not, which in plain English means that he wouldn't have worried much if he had been fired from his job.

For the rest of the week business was lively in the Curb market. Montana Copper continued to go up, and that helped to inflate the prices of other stocks on the list, therefore buyers became plenty. Mr. Ainsworth turned up Saturday morning, but by that time the cashier had got over the grouch he had in for Tom, and he forgot to report him to the boss, consequently Tom heard nothing more of the matter. In the meantime the police were looking for Hiram Hodges, his accomplice Jones, and Mother Jinks, for Farmer Hunter, after hearing Beryl's story, decided to prosecute them for the girl's abduction. Those three individuals, however, knowing what they might expect after Tom's escape from Hodges' office, and his subsequent rescue of Beryl from the Joss House in Chinatown, left the city, to remain away till the police got tired of looking for them.

Hodges was particularly down in the mouth over the loss of the locket, and blamed his own stupidity in leaving it at his office when he went out. He was satisfied that Tom Gessler had a skeleton key with which he had opened his desk, never dreaming that it was his own carelessness in failing to lock the roll top that enabled Tom to get into it and secure the locket. He was satisfied now that the secret of the lost lode was in Tom's possession, and that he had given the paper to the girl and made her wise, too. Had he known that the young messenger had found only a plain one-dollar treasury note in the locket, and that the secret, if there was one, was as much a secret as ever, it would no doubt have made a change in plans he was already figuring on to get back at the boy who, in his opinion, had "done him up." Montana Copper closed at 40 on Saturday noon, when the Curb Exchange brokers quit business for the week, and as that put Tom over \$5,000 ahead of the game he took a train for Mamaroneck that afternoon feeling uncommonly frisky. Jack Robinson was waiting for him at the station with a rig, and greeted him effusively.

"Say, you're all right, Tom," he said, after

shaking hands with his new friend. "The whole neighborhood is ringing with your praises for the rescue of Beryl Hunter from that Chinatown den. After making arrangements with me to introduce you to the young lady, you turn around and introduce yourself in regular story-book style. Gee! But you've got a great nerve to go into that joint the way you did and get her out. She just thinks you're the whole thing now. She told me you were the bravest, finest, handsomest and nicest boy she had ever met in her life. What do you think of that? She's dead gone on you, and there isn't another chap in the neighborhood that stands one, two, three with you. I suppose this will end like all thrilling romances in you marrying her some day. If you do you have my congratulations, for she's a blamed nice girl, and the prettiest one in Westchester."

"Do you often make such a long speech without taking a breath?" laughed Tom.

"Not often, unless I'm riled over something, and then I go outside the house and talk to myself till I'm tired."

On the following afternoon Jack took Tom over to the Hunter farm, not to take dinner, for the Robinsons wouldn't hear of that, but to spend the afternoon and take tea with Beryl and her adopted parents. He was received with open arms, and Jack, concluding that he could be dispensed with on this occasion, pleaded another engagement, and said he would call for Tom about nine o'clock, which was quite satisfactory to Beryl, who made up her mind to have her hero, as she called him, all to herself after her parents had made as much of him as they wanted to. Tom put in a very pleasant afternoon with Beryl, and he found her even more charming than his fancy had painted her. In fact, he was quite captivated with her. She, on her part, was very gracious to him, and they got on very well together. He entertained her with his experiences in Wall Street, and she said that nothing would please her better than to visit the financial district and see how the bulls and bears carried on there.

"Well, wait till some time next month, when business gets to humming, and then get your father to bring you down some Saturday morning," said Tom. "I'll take you to the Curb Market, and afterward over to the Stock Exchange. Then, as I'm off about half-past twelve, I'll take you both to lunch."

"Thank you for the invitation," she replied. "Maybe I'll surprise you some Saturday when you aren't looking for me."

"You won't catch me napping, Miss Beryl, for as soon as things pick up I shall begin to look for you," he replied.

Jack turned up a little after eight, and promptly at nine he and Tom said good-by, the latter receiving a special invitation to call soon again, and left for the Robinson farm. Montana Copper continued to go up during the ensuing week, and the Curb was much excited over it, a tremendous amount of trading being done, considering that the month was an off one for business. On Saturday when the Exchange closed it was up to 52. Although Broker Howard had advised Tom to sell if the stock reached 50, he did not do it, for the prospect looked too good for him to draw out. On Monday morning, however, he heard a visiting broker say something to Mr. Ainsworth about the stock that caused him to alter his mind about hold-

ing on any longer. He availed himself of the first chance to call at Broker Howard's office. The trader was not in, but he left his order for the sale of his shares with the cashier, and fifteen minutes later the control of the 700 shares passed out of his hands at 55 3-8, giving him a profit of \$23 a share, or about \$16,000 altogether. Later on Broker Howard sent for him to call.

"You made a pretty good thing out of your deal, Gessler," he said, after the boy was shown into his private room. "Sixteen thousand dollars is not to be sneezed at. I have often made less myself on a deal."

"I'm satisfied," replied Tom.

"You ought to be. But I didn't send for you to tell you this, but to settle with you for the benefit I got out of your tip. Our arrangement was that I was to give you 10 per cent. of whatever profit I made. Well, I got in on 2,000 at 32, and sold at 52. Therefore I made a clear \$40,000. Your share of that is \$4,000, and here is my check, made out to your order, for that amount."

"Thank you, Mr. Howard; you are a man of your word," said Tom, taking the check.

"That's my chief stock in trade, Gessler. If I didn't keep my word in this business I wouldn't last long. A man's word has got to be his bond in Wall Street, and when he can't meet his engagements he goes to the wall."

"My tip has done pretty well by me, for it has turned me in \$20,000. I am now worth \$27,300, which is pretty good for a messenger boy to make out of the stock market."

"I should say so. Allow me to congratulate you on your success, and hope that such luck won't turn your head. If I were you I think I'd quit and not run the chance of losing any part of it. One of the greatest things going is to know when to get out of a gambling game, and the stock market is about as big a gamble as I know of," replied the broker.

Tom thanked him for his advice and took his leave.

But he had no idea of following it.

In fact, his mind was made up to quit the messenger business, hire, an office, or at any rate desk room in somebody else's office, and follow Curb speculation as a regular occupation.

He waited a couple of weeks, until September was well advanced, when he tendered his resignation to Mr. Ainsworth, recommending his friend Jack Robinson to fill his shoes.

The broker liked Tom, and had found him such a good messenger that he didn't want to lose him; but as our hero couldn't be induced to alter his determination, Jack Robinson was sent for, and Tom broke him into his duties inside of a week.

The two boys took a large square back room in Mrs. William's boarding-house, and were quite pleased to be together.

Tom had visited Beryl a second time, and the young people arranged to correspond with each other.

Nothing further had been heard from Hiram Hodges.

He and his two associates in the kidnapping affair managed to elude the detectives, and Tom believed they had gone West.

They hadn't, however, as Tom ere long discovered to his disadvantage.

CHAPTER XII.—The Trap that Failed.

Shortly after Tom severed his connection with Broker Ainsworth he found a small room on the sixth floor of a Wall Street building, and renting it up to the following May, he had his name painted on the frosted glass and furnished it up in regulation style.

He could have saved considerably money had he taken desk room in some trader's office, but he felt he would be more independent if he had his own headquarters all by himself.

Jack who was as tickled with his job of messenger as a child with a new toy, was his first visitor.

"There's nothing the matter with the way you're fixed up here, Tom," he said, with an approving look around the room. "I'll bet there are worse looking offices in Wall Street than this one."

"Oh, it'll do all right for me," replied Tom.

"I should think it would. So you're going to make a business of speculating?"

"Yes, and I'll take orders from anybody that wants me to buy any stock or bonds for them or commission."

"Then you're going to be a broker as well as speculator?"

"Of course, if I can get anybody to patronize me."

"Well, I hope you make a success of it."

"Thanks; it won't be my fault if I don't."

"Say, if I get the old man to send me \$100, will you invest it in some stock for me?"

"I might, if it was a stock I was going in on myself."

"Then I'll get the money and you can keep it in your safe till you feel like using it. That will get me ten shares on margin, won't it?"

"Yes."

"And if the stock should go up ten points I'd double my money?"

"Less commission and interest charges, which wouldn't amount to much on such a small deal," replied Tom.

Just then there was a knock at the door, and Tom told the person to walk in. The door opened and a man of medium height entered the little office. He wore a Prince Albert coat and a soft slouch hat. A dark beard covered the greater part of his features, while his eyes were concealed by a pair of goggles.

"Is Mr. Gessler in?" he asked.

"That's my name," replied Tom. "Take a seat and let me know how I can serve you."

As the visitor took a chair, Jack got up, and saying he'd be back in half an hour to go uptown with his friend, walked out of the office.

"You're a Curb broker, I believe," said the caller.

"I do business on the Curb," replied Tom.

"My name is Jacob Thompson. I heard that there was a new broker in this building, and the elevator man told me that he guessed you were the person, as you were the latest tenant. I have been looking around for somebody to buy quite a number of shares of a certain mining stock for me. For reasons which I will not mention I don't care to employ any regular trader to execute the commission for me. I think you will be just the person I want. You are young and not generally known yet as a broker. If you

will call at my office on Broad Street tomorrow at half-past eleven sharp I will talk business with you. Here is my card."

"All right, sir," replied Tom, delighted at the idea of catching a customer so soon. "I'll be on hand."

"I'll look for you. Remember, half-past eleven sharp, young man," said the visitor, rising.

"I'll be there on the minute."

The caller then took his leave.

As he walked out the postman walked in and handed Tom a letter. Beginning with "Dear Tom," the girl said that she and her "mother" were coming to New York in the morning to do some shopping, but before visiting the stores they were going to give him a call at his office.

"We will probably reach Wall Street about eleven, so look out for us," Beryl concluded.

Tom was delighted at the prospect of a visit from the girl he had rescued from Chinatown, and whom he had come to think a lot of, but he was afraid that his engagement with Jacob Thompson, his prospective customer, would prevent him from showing Beryl and her adopted mother the sights of the financial district, as he had promised them he would do when they honored him with a visit. When Jack returned he told him that Mrs. Hunter and Beryl were coming to the city in the morning, and he expected a visit from them.

"Sorry I can't be on hand to see them," he replied Jack; "but business before pleasure, you know. I can't take any chances with my job, for I'm new to the office, and Cashier Huntley is keeping tab on me right along to see how I pan out."

"Oh, well, I'll tell Beryl that you sent your love to her," laughed Tom.

"She's got no use for my love, so don't waste your breath. You know that you are the only pebble on the beach with her."

"Let's change the subject. You know the chap with the goggles who came in here just before you went out?"

"What about him?"

"His name is Thompson, and he wants me to buy some mining stock for him."

"That so? So you've caught a customer already? You're doing well."

"I'm to call at his office in Broad Street in the morning at eleven-thirty to get the order and my instructions. I guess I'll make a good commission out of him, for he intimated that he wanted considerable stock," said Tom complacently.

"What commission do you charge for buying mining shares?"

"I charge the regular rates, and they depend on the market price of the stock. Prospects worth less than 20 cents the charge is one-half a cent a share; stocks worth \$1 or under, one cent; from \$1 to \$20, two cents; \$2 to \$3, three and one-half cents; \$6 to \$5, six and a quarter cents; 5 and over, twelve and one-half cents."

"Then if you bought 1,000 shares of a stock worth \$5 or over for this Thompson you'd make \$125, eh?"

"That's right. If I bought 5,000 my commission would be five times as much, or \$625," replied Tom.

"I suppose you could buy the shares inside of an hour or so. That's what I call making easy money."

"But you must remember that I'm not likely to

get many orders until I establish a reputation as a trader, and my office rent and other expenses will go on just the same."

"One order a month at the rate of \$625 would pay you pretty well, wouldn't it?"

"Yes, if I got it. At present I'd be glad to get one order a week at \$125."

Tom shut down his desk, put on his hat, and said if Jack was ready they'd go uptown. Next morning, at a few minutes of eleven, Beryl walked into his office alone.

"Why, where's your mother?" asked Tom, after greeting her effusively.

"I'm to meet her at the fountain on the ground floor of"—mentioning a well-known department store—"at one o'clock," replied the girl. "She decided not to come so far downtown, but I wouldn't disappoint you after writing I would come, so here I am."

"Well, I'm awful glad to see you," he said. "How do you like my den?"

"It's a splendid little office. Are you doing well?"

"I haven't done anything yet. You see, a fellow can't expect to do much at first. I've got my first customer on the string. I'm to call at his office at half-past eleven. It's down on Broad Street, near the Curb Exchange. I'll take you along with me, and you can watch the Curb brokers while I'm engaged inside. I dare say I won't be long."

Beryl said she was willing to go with him and wait till he rejoined her. So at twenty minutes past eleven they left the office and walked leisurely down Broad Street. Just below the corner of Exchange Place Tom saw a cab drawn up close to the sidewalk. He noticed it because it was a shabby-looking vehicle, not at all like the cabs to be seen at all times during business hours in that vicinity. It was of the variety known as the "night-hawk," and hardly ever seen around in the daytime. The driver had a hang-dog look that did not invite confidence, and he had already attracted the attention of one of the Wall Street detectives, who was watching him from the corner. The Curb brokers were gathered inside a long roped-in enclosure on the east side of Broad Street, carrying on business in much the same fashion as it was done in the big exchanges indoors. Beryl was much interested in their movements, and Tom left her standing near the entrance to the building he was going in, from which point she could easily see all that was going on. Tom looked on the directory board for Thompson's name but didn't see it. He thought that funny, if the man had an office in the building. He looked at the card, thinking he had come into the wrong building, but he had not. The only thing he could do was to ask the man at the elevator. This he was about to do when he felt his arm seized, and, looking around, saw his prospective customer.

"You are on time, I see," said the man with the goggles.

"I looked for your name on the board, but didn't see it, and I was just going to inquire for you," replied Tom.

"My name isn't up yet, as I've only just rented an office here," said Thompson.

His explanation seemed reasonable, and Tom naturally accepted it.

"Come with me," said the man, holding the boy by the arm.

Thompson led Tom to the rear of the building and into a short corridor, where a man was standing with his back to them.

"Here he is, Jones," said the man with the goggles.

The other man swung around suddenly, and then Tom, to his surprise, recognized him as Hodges' accomplice. Before the boy had time to consider anything, Thompson pinned his arms from behind, and Jones, catching his head in a strangle hold, pressed a drugged handkerchief over his face. The drug was so powerful that Tom lost consciousness at once. The man with the goggles picked the boy up in his arms and started for the front entrance, followed by his companion. In the meantime Beryl was watching the unusual sights around her. She was quite interested in all she saw. At length she turned around and looked toward the entrance of the skyscraper where Tom had gone in. At that moment the man with the goggles, carrying the young speculator in his arms, approached the entrance, with Jones close behind him. With a little cry of surprise Beryl recognized Jones as the man who had kidnapped her, and whom the police were looking for. Then she saw Tom's head hanging over the other man's arm. Just then Jones leaned forward and said something to the man with the goggles. His action, taken in connection with Tom's inert and helpless condition, made Beryl jump to the conclusion that the two men were kidnaping the boy to get him out of the way.

As the disguised Hodges, bearing Tom in his arms, issued from the doorway of the building, followed by his pal, and made for the cab, Beryl rushed forward and grasped a passing broker by the arm.

"Save him!" she cried.

It happened that the trader Beryl ran up to was Tom's friend, Edward Howard. He looked at the girl, and then at the boy, whom he immediately recognized. Astonished to see him in that condition, he stopped Hodges and asked him what was the matter with Gessler.

"He's had a fit; I'm taking him to the hospital in that cab," replied the rascal glibly.

"Don't believe him!" cried Beryl, in great excitement. "Those two men are kidnaping him!"

"Hold on," said Broker Howard, who began to suspect all was not right. "I know this boy. He isn't subject to fits that I know of. Who are you, and how came you to interest yourself in this young fellow?"

"My name is Thompson and I have an office in that building. The boy had the fit in my place. I thought the best thing I could do was to——"

"What's the trouble?" asked the detective who had been watching the cab, coming up.

"Don't let this man take Tom Gessler away. I'm sure they are kidnaping him, because that man"—and Beryl pointed at Jones—"carried me away from my home three weeks ago."

"I think you'd better look into this matter, Wainwright," said Broker Howard, who knew the detective. "It doesn't seem just right to me."

"What's your name, young lady?" asked the officer.

"Beryl Hunter."

"Why, you are the young lady who was kidnaped from her home in Westchester and brought down to a den in Chinatown, from which

Tom Gessler saved you, aren't you?" asked the broker, who had heard all the particulars of the case from Tom.

"Yes," she replied, "and that's the man who carried me off. He ought to be arrested. I know the police are after him. He is trying to get away! Somebody stop him!"

The moment Jones found that Beryl had identified him he had begun edging out of the crowd. He now made a sudden break for it, pushing the people aside.

"Stop that man!" cried the detective.

The flight of Jones satisfied the detective that there was something wrong about the matter. He immediately whistled for assistance. That revealed his true character to the disguised Hodges, and he realized that he was in a bad fix. Dropping the unconscious Tom, he made a sudden dash to follow his associate. The detective was too quick for him, and grabbed him by the arm. In the struggle that followed his beard and goggles fell off, and he stood revealed as Hiram Hodges, the Wall Street speculator.

CHAPTER XIII.—Luck Strikes Tom With Both Feet.

As a last desperate resort Hodges struck the detective a heavy blow in the face. The officer staggered back, releasing his hold on the rascal.

Hodges, taking advantage of his chance, darted through the fringe of spectators and ran down Exchange Place, followed a moment later by the detective. Broker Howard picked Tom up, and, followed by Beryl, carried him to the nearest drugstore. The moment Hodges fled the driver of the shabby cab, who had been watching the outcome of the affair closely, drove off at a brisk pace, turning down Broad Street. The proprietor of the drugstore examined Tom and said he had been drugged with a certain preparation which he named. The boy was carried into the back part of the store and the druggist proceeded to adopt means which after the lapse of half an hour brought him to.

"How came you in this condition, Gessler?" asked Broker Howard, who, with Beryl, had watched the efforts of the druggist to bring the boy around. "Do you know who it was drugged you, and why?"

Tom explained the circumstances that led to the condition he had been found in, and said the man who applied the drugged handkerchief was a fellow named Jones, who was wanted by the police for abducting Beryl Hunter.

"I now believe the man who enticed me to that building, under pretense of giving me an order to buy stock for him, was Hiram Hodges, who employed Jones to carry off Miss Hunter," added Tom. "Of course their object was to get revenge on me, but it seems strange they had the nerve to try and carry me off in broad daylight, and right in the most crowded part of Broad Street, too."

"They might have succeeded if it had not been for this young lady," said the broker, nodding at Beryl. "She interfered and appealed to me to save you. A crowd gathered and your abductors were unable to reach their cab."

"So you saved me, Beryl, did you?" said Tom, taking her by the hand. "You're a good girl, and a plucky one. Were the rascals arrested?"

"The man with the beard and goggles, whom you believe to be Hodges, was detained by a detective who came up, but he put up a fight and managed to get away," replied Broker Howard. "The officer gave chase, however, and it is quite possible he was caught before he got very far."

"I hope he was," said Tom. "Well, I'm much obliged to you, Mr. Howard, for what you did for me."

"That's all right, Gessler. Glad to have been able to help you out of a bad predicament."

"I feel all right now, so I guess we'd better get out of here. Come, Beryl," said Tom, getting up from the lounge on which the druggist had been working over him.

He thanked the druggist for his services, and then the three left the store. Broker Howard took his leave at the nearest corner.

"As I haven't anything particular on hand to claim my attention, I'll go uptown with you, Beryl," said Tom, when they were by themselves.

"I shall be glad if you will," she replied.

"I guess we are square now. I saved you after you were abducted, and you saved me from being kidnaped. One good turn deserves another, they say, and so when the chance came your way to square yourself you grabbed it. You have my thanks, Beryl, and I shall think more than ever of you."

At Tom's request the girl told him how it came about that she interfered in his behalf. After hearing her story he said that he was satisfied that only for her the rascals would probably have succeeded in carrying out their purpose.

"You have been face to face with your rascally uncle, for there is no doubt in my mind that the man with the beard and the goggles was he," concluded Tom.

Half an hour later they entered the department store, and found Mrs. Hunter at the appointed rendezvous waiting for her adopted daughter. She greeted Tom cordially, and then he remarked that he guessed it was time to go to lunch, and invited them to eat at his expense. They accepted the invitation, and he took them to a well-known restaurant on Sixth Avenue. While waiting to be served Tom told Mrs. Hunter what had happened to him in Broad Street, and described the part Beryl had played in the exciting incident. Naturally the lady was very much astonished, and she seemed to think that Beryl had displayed more courage than she had thought her capable of. At any rate, she complimented her for assisting Tom, and the boy said that he felt under great obligations to Beryl for the service she had rendered him. Lunch over, Beryl said she had some shopping to do herself, and so Tom said he wouldn't detain them, but go back to his office.

"But you will come up and see us soon, won't you?" said the girl.

"Do you really want me to come very much?" he asked her, as they stood apart.

"Of course I do," she replied, with a look that showed she meant it.

"Then I'll be up next Sunday morning. How will that do?"

"Very nicely," she said, with a pleased smile. "Now, remember, I will expect to see you."

He assured her he would be up, and then took his leave. That afternoon when Jack dropped in to see him he astonished that lad with the

particulars of what had happened to him that morning down near the Curb Exchange, and how Beryl Hunter had saved him from being carried off by his enemies.

"Gee!" exclaimed Jack. "I suppose the affair is in the afternoon papers."

"I dare say there is some mention of it, but I don't believe the reporters have got hold of anything but the bare fact that some crooked game was thwarted by the opportune appearance of a Wall Street detective."

"So your first customer turned out to be Beryl Hunter's uncle in disguise?"

"That's how it looks to me."

"And you don't know whether he was captured by the detective or not?"

"No."

"If he was arrested the papers will tell it."

"Then we'll see on our way home."

"The other chap got off altogether, you say?"

"I have little doubt but he did."

"Those fellows had an awful nerve, didn't they?"

"I should say they did; but it is generally the nervy tricks that succeed. If Beryl hadn't been with me probably they would have succeeded."

"If they had it would have been tough on you. Those fellows would have made it hot for you. You've been a stumbling block in their way ever since you overheard their conversation that evening at the island."

"Yes, I defeated Hodges' little game to carry Beryl off out West, which, even if it had succeeded, would have been wasted effort on his part, as he would have found out in the end. Hodges, however, doesn't know that, and thinks I knocked him out of a big fortune, that's why he's got it in for me good and hard."

"I guess you'll be wary after this of any visitor who sports a beard and a pair of goggles," laughed Jack.

"I'm not likely to have a second one of the kind. Hodges, if he escaped from the detective, won't be such a fool as to assume the same disguise twice."

"I shouldn't think he would," said Jack. "If I were in his shoes I'd let you alone after this. Another shy at you is likely to land him in jail, anyway."

The evening papers contained only a brief account of the Broad Street incident. No names were mentioned, and it was stated that both rascals made their escape. Next day Tom entered a small underground restaurant on Beaver Street for his lunch. Broker Howard had recommended him to try it. There were tables in the center of the place like any restaurant, but the sides were divided into small compartments capable of accommodating four persons each. Tom preferred to eat by himself when he could, so he picked out the last compartment on one side and gave his order to a waiter. In a little while the waiter set the dishes before him, and he proceeded to get away with an excellent steak, a plate of fried potatoes, and a cup of coffee. In the midst of his meal two men entered the compartment next to him.

"Say, Jones," said one, "we ought to make a good thing out of the tip we got on the Tecumseh mine. It's selling today for 9 and 10 cents a share, the price of a prospect, whereas, according to our information, it's going to turn out one

of the biggest producers of Nevada. The moment the news of the discovery of the lode gets out, and that will be next week, the price will jump right away to a dollar."

"Nothing surer, Bill. We must start right in after lunch and begin buying all the stock we can find around these diggings. Dave says 100,000 shares of the treasury stock were sold right here in Wall Street."

"That's quite probable, but all that stock isn't in Wall Street now. It must be scattered around among a lot of people. However, there may be fifty or sixty thousand shares in the brokers' offices. At any rate, I've got a list here of brokers who have some of it, and we'll call around this afternoon and buy what they have got at the present market price. For every 10 cents we invest I expect we will reap two or three dollars."

The man who had the list of brokers who had the stock on hand read out the names to his companion, and Tom put them down on the back of an envelope. Finishing his meal in a hurry, he left the restaurant, and, going to his safe deposit box, got out a bunch of money. Then he started out to buy Tecumseh. He went to every broker on the list he had secured and purchased from 1,000 to 5,000 shares from each. From the seven brokers he bought altogether 22,000 shares, paying 10 cents a share for it, or \$2,200.

After that he went down on the Curb and bought 15,000 shares more. He spent another hour trying to find more of the stock, but wasn't very successful. However, he learned that a Jersey City broker had 3,000 shares, and next morning he went over and got it. He had now 40,000 shares in his possession that had cost him \$4,000.

"I guess that's enough. If it goes up to a dollar a share I'll make \$36,000. If it goes higher my profits will be so much more," said Tom to himself.

About this time he learned that a certain railroad stock named L. & M. was being cornered by a clique that intended to boom it and make a big rake-in. He went around to the little bank on Nassau Street, put up \$15,000 and ordered 1,500 shares bought for his account. The stock was bought at 80, and the bank notified him that they were holding it subject to his order. The market value of his 1,500 shares of L. & M. was \$120,000. Deducting the \$15,000 he had to put up, he was up against an interest charge on \$105,000, which was quite an item, and would have to come out of his profits, presuming, of course, that the price went up, as he looked for. A week passed. L. & M. had gone up a little at a time to 83, but he saw nothing in the financial papers to show that any discovery of ore had been made in the Tecumseh mine. In fact, the price of that stock fell away to 8 cents a share, which represented a loss of \$800 to Tom. On the morning of the tenth day from the time Tom bought his Tecumseh shares the news came from Goldfield that a very rich lode had been found in the mine.

The stock jumped at once to 25 cents a share on the Goldfield Exchange, and the same was offered on the Curb for it, but only a small quantity of shares exchanged hands at that rate. At the same time L. & M. began to boom on the Stock Exchange. At the end of the week Tecumseh had gone up to 60 cents a share, and L. & M. was selling at 95. At eleven o'clock Saturday morning

Tom sold his railroad shares for 97 3-8, and made a profit of \$25,000 over all expenses. That made him worth \$48,000 in cash, while he had the 40,000 Tecumseh shares, market value \$24,000, in his safe. Altogether he might be said to be worth \$72,000.

CHAPTER XIV.—The Secret of the Treasury Note.

With nearly \$50,000 cash in his safe deposit box, and a bunch of stock in his safe that would probably be worth as much more, Tom felt pretty independent. He had got into the habit of calling on Beryl once a week now, going over to the Robinson farm to sleep when Jack went home himself, or else taking a late train for New York. These Sunday visits to the girl of his heart, for he and Beryl had made up their minds that they were intended for each other, were the particularly bright spots in his life. They walked or rode around the country when the weather was pleasant, and when it wasn't they amused themselves indoors.

Nothing short of a heavy snowstorm could have kept Tom away from the Hunter farm on a Sunday, and Beryl, therefore, always expected him. Some weeks passed away, and though Tecumseh had gone up to \$1.25 a share, Tom still held on to it, for he believed it would go still higher. He could now say with truth that he was worth \$100,000, and so the Hunters regarded him as an elegant catch for their adopted daughter. Up to this time nothing more had been heard of Hodges and his pal, Jones, nor of Mother Jinks, either. It was a Sunday evening in February, and Tom was at the Hunter farm, as usual. He had come up early in the morning, but about noon a heavy snowstorm had set in, and had continued till the roads were filled with drifts.

Mr. Hunter told Tom he'd have to stay all night, as it was next to impossible to drive him to the station at Mamaroneck, and it was a trip the farmer didn't care to undertake, anyway, that night. Tom was willing to stay, and the spare room was placed at his disposal. He and Beryl were sitting together at the table in the middle of the room talking soft nonsense. Seeing her playing unconsciously with the locket which hung about her neck recalled to Tom's mind the one-dollar treasury note he had found in it, and he asked her where she kept it.

"In a small box in the bureau where I keep my particular treasures."

"Do you keep my letters there?" he asked, with a chuckle.

"Of course I do," she answered, with a pretty blush.

"To return to the treasury note. Do you know it has always been a mystery to me whether your father put that note there to disappoint his rascally brother, or whether he had some other object in concealing it in the locket," said Tom.

"I think he put it there because it was the only new bill he had at the time," she said, "and he didn't put a larger one in it because I was so young then that he thought somebody other than myself might open the locket and take it."

"No," said Tom, shaking his head, "he didn't think so. That locket is too difficult to open for a person to get into it without a great deal of

trouble, unless they knew the knack, and I dare say only your father had that down fine. Go and get the note and let me look at it."

Beryl ran up to her room and brought it down. Tom had got an idea that maybe Beryl's father had made some marks on it referring to the mine which had escaped his eye when he examined it that afternoon in Hiram Hodges' office. So he looked the treasury note over very carefully to see if he could find any, but he couldn't, not even when he held the note up between him and the lamp. Beryl took it up and tried to see if she could find anything herself after Tom explained what he was after. She, too, held it up between her eyes and the lamp, holding it quite close to the hot chimney. Suddenly a most astonishing thing happened. On a one-dollar treasury note there are two white blank spaces about an inch and a half square in the midst of the green design printed on the back. As Beryl held the note close to the lamp chimney, letters began to form as if by some magical process in those spaces.

"Look, Tom, look!" she exclaimed. "I see writing coming out on the note."

It wasn't necessary to call his attention to the fact, for he was already staring at the transformation that was taking place before his eyes. He snatched the note from her fingers at length, and eagerly coned the mysterious words. This is what he read:

"To find the hidden vein of ore, which I leave as a legacy to my daughter Nellie, follow the tunnel straight 116 ft. to second offshoot. Thence 19 ft. to cross on face of tunnel. Measure off 63 ft. diag. to dead wall. Dig and vein will be found at depth of 10 ft., at angle of 45 degrees.

"RICHARD HODGES, May 5, 189—."

"What does it say?" asked Beryl eagerly, looking over his shoulder.

"It's the secret of the lost lode, Beryl," replied Tom, in a voice that trembled with excitement. "It tells where a rich vein of silver lies in your mine. You'll be rich after all. The Red Jacket is not a dead and worthless mine, as the mining world supposes, but a valuable piece of property, maybe worth a million or more."

"Let me read the secret for myself!" cried the girl eagerly.

Tom picked up the note, which he had laid down, and handed it to her. When she looked at the white spaces she could see nothing. The secret of the mine had vanished as mysteriously as it had appeared.

"Tom, Tom, there is no writing there now!" she cried. "It is gone—gone!"

"Gone!" exclaimed the boy. "How could that be? Let me see."

He took the note and looked. Beryl had spoken truly—the writing had disappeared, and the white spaces were perfectly blank.

"Good gracious!" he exclaimed. "What kind of magic is this?"

"I know! I know!" she exclaimed, seizing the note and holding it close to the lamp.

"What do you know?"

"See, see! The writing is coming back!" she cried, in an animated tone.

"Blessed if it isn't!" he admitted, as he watched the letters and words come out again in the white spaces. "What makes it?"

"Why, you dear, silly boy, the writing was

made with sympathetic ink, which only becomes visible under heat."

Beryl herself had discovered the secret of the treasury note, and thus won a fortune. A week later, Tom and Mr. Hunter, with Beryl, started West for Paradise, Nevada, to establish the girl's right to the Red Jacket mine. Richard Hodges' will was found, which disclosed the fact that his daughter's name was Nellie, and under that name Mr. Hunter and Tom proceeded to prove Beryl's identity. After a great deal of trouble and legal proceedings, the court finally accepted Beryl Hunter, adopted daughter of John Hunter, of Westchester, N. Y., as Nellie Hodges, the daughter and heir of Richard Hodges, deceased. Mr. Hunter easily had Hiram Hodges' guardianship set aside on showing that the said Hiram was a fugitive from justices, and got himself appointed instead.

During the time Tom was out West, Tecumseh mining stock advanced to \$2 a share, and at that figure the boy sold his 40,000 shares, which raised his capital to the sum of \$125,000. He and Mr. Hunter set to work in the mine, and by the aid of the secret of the treasury note they unearthed the lost lode, which proved to be of uncommon richness. Experts were called on to appraise the mine, as several capitalists had made an offer to purchase it outright. After some haggling over terms, Mr. Hunter, as Beryl's guardian, sold the property for \$900,000, brought the money East, and invested it in gilt-edge securities, which Tom purchased and was paid the usual commission, for the benefit of his adopted daughter. A couple of years later, when Tom had become a full-fledged Curb broker, he and Nellie Hodges, otherwise Beryl Hunter, were married at the Hunter home in Westchester.

While on their honeymoon, Tom read in a paper that Hiram Hodges had been killed out West by a railroad train, and the news was something of a satisfaction to him, for he had always feared that his young wife's uncle would wind up in the State prison, which would have cast the shadow of disgrace over her family. Tom never heard what became of Jones and Mother Jinks, but for the enlightenment of the reader we will say both were arrested in Chicago for thieving, and sent to the State prison for a considerable term. And now, reader, having said all we have to say about the hero of this story, we will drop the curtain on the Boy of the Curb.

Next week's issue will contain "FROM FOUNDRY BOY TO STEEL PRINCE; OR, THE RISE OF A YOUNG BRIDGE BUILDER."

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or

The Boy Firemen of Fairdale

By Gaston Garne

(A Serial Story.)

CHAPTER XXII

A Thrilling Revelation

Weeks passed, and nothing was seen of him. In the meantime detectives had been at work under the direction of the citizen's committee.

The result of their efforts was not yet known, but David Gordon, who was now the leader of the opposition against Dugdale, wore a confident smile.

In the meantime the town had been almost immune from fires. Will Norton had been regular at his duties.

No word had yet been received from Wesley Wade. What success the Californian had met with at Red Creek was not known.

August Dugdale was now able to get out once more. He did not appear on the street save in his carriage.

But now the force of his threats began to be felt. The reduction of the capital of the great machine shops turned hundreds out of employment and threatened the existence of the concern.

The withdrawal of heavy deposits from the local banks was a sad blow. A hundred various enterprises in which the millionaire was concerned began to shrink, and this injured the trade of the merchants. The result was distinctly appreciable.

A reduction in the working force of the town was instantly made necessary. The working people out of employment had no money to spend. The tradesmen could not sell their goods.

The streets were filled with the unemployed. Small business failures resulted, and, in fact, matters began to look desperate.

The trains carried many away from the town to find employment elsewhere. Fairdale was having a hard experience.

But there was no sign of yielding on the part of the citizen's committee. They were determined to fight it out.

On the other hand, Dugdale was equally as determined. He had agents employed in bringing issues constantly designed to cripple the business interest of the place.

The feeling was very bitter. In fact, the millionaire found himself arrayed against the town. He wisely kept in his palatial home and so avoided the possibility of violence.

Will Norton was perhaps one of the most interested in the outcome. Every evening at his home a discussion was held with Nellie and Mrs. Wade and Mrs. Norton, all deeply interested.

"I have hopes that papa will return from the West with good news," said Nellie. "I feel sure that he will find a way to defeat Dugdale's dark schemes."

But as the days went by things began to grow worse in Fairdale. Even the general depression began to affect the boys of Monarch No. 4.

Thus matters were when one day what was a ray of sunshine flashed in upon the gloom of the Norton cottage. This was in the shape of a letter.

It was directed to Will and was from Mr. Wade. Thus it read:

"My Dear Young Friend—No doubt you are all wondering what has become of me. But I have heard all about affairs in Fairdale, and I think that August Dugdale has entered upon the finish of his career. I have been very busy since arriving in Red Creek. I have unearthed all the possible evidence regarding the validity of Preston's claim to the Red Creek mines. I am positive was usurped by Dugdale, can be proved——"

Will sprang up with a whoop and danced around like a wild Indian. The others regarded him with amazement.

"Oh, mother, mother!" he cried, "just read that! He is positive out title can be proved."

Mrs. Norton adjusted her specs, but before she could read Will went on with the letter aloud:

"I am warranted in this belief by the discovery that Wilson Carr, the witness to the deed which was lost, with burdened records of Red Creek County, is alive and in the mountains forty miles above here. I am going to bring him back to Fairdale with me to face Dugdale. We will beat the old scoundrel yet. In regard to my interests, I have not yet been able to establish my title. But I hope to discredit Clifford's. I hope that Clifford and his gang are yet somewhere about Fairdale. No doubt they mean to extort more money from Dugdale. Give my love to mother and Nellie.

Your friend,

"Wesley Wade."

This letter was like a ray of hope to all in the Norton cottage. Will Norton was wildly hopeful and happy.

That was a joyful hour for them all. Will went back to the engine, house to his duties with a happy heart.

He could not resist the impulse to tell Jack Craven. The genial assistant foreman listened with interest and then said:

"I am glad for you, Will. But haven't you heard the news?"

"What news?"

"Police Captain Daly passed here a few moments ago and said that Clifford had been caught at Dug Creek, fifty miles above here, and that deputies were on their way down here with him."

Will was thrilled.

"Clifford caught!" he exclaimed. "How will Dugdale aid him to escape this time? Well, this is a turning of tables!"

"Yes," said Craven, "and what will happen if Clifford chooses to confess and implicates Dugdale in that big fire?"

For a moment the young fireman almost felt chord of sympathy for the epileptic and scheming millionaire, against whom the tide seemed now to be so strongly setting. But when he thought of his father's wrongs his heart hardened.

Will hurried home that evening to carry the fresh bit of news. He found his mother, with Nellie and Mrs. Wade, in the sitting-room.

They listened with interest to the news of Clifford's arrest. But a greater surprise was in store for them.

Mrs. Norton had a heap of Will's clothing beside her which she was overhauling and mending. While looking over one of his red fireman's shirts she gave a sharp cry:

"Will, here is something in the pocket of your fireman's shirt. What is it?"

"Eh?" exclaimed Will. Then a swift and startling recollection came to him.

"My goodness! I had forgotten all about that. It is a paper I found in the fire at the Carter House. I noticed that it bore my father's name. I found it in a rats' nest in the wall."

Mrs. Norton had grown suddenly white. She held the document, soiled and mice-nibbled, up to view.

"You found this in a rats' nest in the wall of the Carter House?" she asked.

"Yes," replied Will.

"Well," cried Mrs. Norton, with shaking tones; "Will Norton, you don't realize what this means. Providence has come to bless us with this discovery, for here, my son, is the missing deed of the Red Creek mine which your father lost years ago."

Mrs. Norton's voice, high-pitched and strong through the room. Nellie and Mrs. Wade started up as if electrified. As for Will, he stood like one in a dream.

"Mother," he said, hoarsely, drawing a hand across his brow, "do you mean that?"

"Every word of it, my son. I know the paper well. The mystery is explained. God is on our side. Rats stole that paper from your father's desk and hid it in the walls. At last, my son, at last!"

Sobbing with wildest joy, Mrs. Norton flung herself into Will's arms. It was a dramatic moment and one which Will Norton never forgot.

But while he was striving to realize it all a startling sound smote upon the night air outside. Clang! Clang! Clang!

"Fire! Fire!"

CHAPTER XXIII.

The Turning of the Tide

Duty was ever paramount in Will Norton's breast. In spite of the sudden revelation of fortune which had burst upon him, he could not stay to discuss it. He gently disengaged himself from his mother's embrace and said:

"I must go! Fortune is with us, mother. I'll be back soon."

Will was one of the first at the engine-house.

In a jiffy the boys were at the line, and soon were on their way to the fire.

They made the old hand engine fly over the pavements. Will Norton was startled when he saw where the fire was.

That part of the town known as the residence section upon a small hill. Here, at a point overlooking the city, August Dugdale had built his mansion.

It was a palatial one, and fitted with all the costly furnishings that money could procure. From the windows of this mansion the flames were bursting.

Curious emotions surged over Will Norton as he took in the scene.

Surely fate was turning its hard hand against August Dugdale. With his loss of popularity, the proof of his rascality unearthed, his physical health a wreck, and his mansion in flames, he seemed the victim of a judgment.

When Monarch No. 4, panting with the long run, turned into the broad driveway, Will Norton saw a group of servants and bystanders on the lawn.

Some of the furniture had been dragged out of the lower rooms. But none seemed to have courage to go back into the house.

As the firemen now appeared, one of the servants came rushing up to Will.

He was ghostly pale.

"The master is helpless in his bed in the second story!" he cried. "We couldn't get up the stairs to help him."

Horror filled the soul of Will Norton.

"Mr. Dugdale is up there?" he asked.

"Yes."

Will turned to see if the hook-and ladder truck had arrived. It had not. The young fireman, however, did not wait.

He turned to Jim Craven and cried:

"Dugdale is helpless upstairs there! I am going to get him!"

"You?" cried Craven. "What are you thinking of? He is your enemy——"

"I don't care!" cried Will. "It is a human life at stake!"

Without a moment's hesitation Will ran around the corner of the house. He saw a strip of lattice leading to the rear porch.

Flames were just beginning to lick this. He saw that if he went up he must come down some other way.

But he did not hesitate. Up the lattice he went like a monkey. When he reached the coping above he paused a moment.

Smoke was issuing from the eaves of the house, showing that fire was in the partitions. He was risking death to enter the house.

But he pulled off his helmet and smashed the window-sash with it. Then he dove headfirst into the blackness beyond.

Kneeling and drawing his sleeve across his mouth, Will made his way to the other end of the room. The smoke was overpowering.

But, as luck had it, he found the door. The next moment he was in the upper hall. And as he reached this point he heard a voice in abject terror:

"Oh, save me! For the love of heaven, save me! Don't let me die this way! Where are you? Cowards all to leave me here!"

Will Norton dashed across the hall and into the large chamber beyond. In the elegantly draped bed, the light of the flames, he saw August Dugdale.

The millionaire's face was ghastly with fear. He was vainly striving to get out of his bed, but the paralysis of his disease held him.

His gaze became fixed upon Will, and he ceased to struggle. The terror in his eyes increased.

"You!" he gasped. "You here? You have come for revenge!"

(To be continued.)

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INTERESTING ARTICLES

KING DISLIKES ANY "BOB"

Shingled tails and shingled heads are in the same class with King George. He doesn't like horses with bobbed tails any better than he likes short-haired women, and he has been very frank in saying so at recent horse shows.

SMILE OF U. S. ACTRESS INSURED FOR \$250,000

A \$250,000 smile adorns the face of Fay Marbe, an American actress now playing in London. In what is believed to be the first transaction of its kind, the actress has insured her smile for this amount with a British company.

The policy provides that the insurance shall be collectible if at any time within the next ten years her smile loses its charm because of accident or illness. The amount of the premium was not disclosed.

DUCHESS VIEWS HABITS OF EAGLES FROM PLANE

"The way of an eagle" has recently been investigated first hand by the Duchess of Bedford who has been utilizing a light airplane to fly over the Spanish mountains studying birds and their habits.

Although cases are frequently recorded of eagles attacking planes the titled naturalist carried out her experiments without any alarming incidents.

FREE SUN BATH ALLOWED BY PERMEABLE CLOTHING

Sunlight treatment will be presently available, not only artificially and inexpensively, but will be free for all if the claim put forth by Professor A. M. Low proves justified. This British scientist claims to have devised a method by which clothing without change of appearance or durability becomes permeable to ultra violet rays.

Clothes from the treated material would mean health for all men and women, the scientists declares. His claimed discovery of a free sun bath treatment while you walk was made by chance in the course of an X-ray experiment.

LONDON BANK TREASURES OLD TYPE POUND NOTES

Many London banks possess collections of old banknotes, practically valueless as exchange, but much sought after by collectors.

The finest examples of old English notes are to be seen at the Institute of Bankers, in Bishopsgate, London, which contains thousands of notes issued during the last two centuries.

In this collection are examples from the original Bank of England £1 and £5 issues, a Bank of Scotland note dated 1731 for £12 Scots (£2 sterling), a note for 13 pence Irish (1 shilling sterling), which was issued in 1804 by a Cork grocer, Dennis O'Flynn, and a £5 note issued by the Corporation of Liverpool in 1794.

Other curiosities are notes for 5 shillings and 2 shillings and 6 pence issued by the Birmingham poorhouse and others, issued by a Wednesbury manufacturer, redeemable in pounds of rod iron.

LAUGHS

TRY AND DO IT!

When in Rome, do as Mussolini does.—Lafayette Lyre.

COULDN'T BE A CRAZE

Winks—"Your friend Jones is one of the finest pianists I ever heard. Why don't he go on the stage?"

Minks—"Wouldn't pay. His name is too easy to pronounce."

A DELIGHTFUL EFFECT

Artist—"Those evergreen on the north side of your house have a delightful effect."

Farmer—"I should say they had. Them trees keep off the wind and save 'bout eight dollars' worth o' firewood every winter."

BOUDOIR GENERALSHIP

Jane—"That Mr. Shallopate is at the door. Shall I tell him you are engaged?"

Miss Pinkle—"Show him into the parlor, Jane." "Yes'm."

"And, Jane, after he lays his box of candy on the mantel, tell him I am out."

HE PASTED HER ONE

"My husband examined many diamonds before buying this one for me, and he says it's the flower of them all."

"You mean flour."

"It's paste."

—Cincinnati Cynic.

SPLITTING UP THE FAMILY

"They say Professor Rhetoric's children speak perfect English."

"Absolutely. They're all chips off the old infinitive."

—Nebraska Awgwan.

NOT SUFFICIENT FUND

Monty: Did you hear how a child of six broke the bank last night?

Carlo: No. How?

Monty: Pounded it with a hammer till all the nennies fell out.

—Vassar Vagabond.

The Story of an Ambuscade

Were you ever in a fight with Apache Indians? I was in one, and do not in the slightest degree crave for a repetition of the experience.

It took place in August, 1881, when Nana with his band of Mescalero Apaches were raiding and desolating Grant, Dona and Socorro counties in New Mexico.

Before this event the people had enjoyed a few months respite from the ravages of the old chief Victorio, whom the alleged bad faith of the government had driven on the war-path.

For two years and a half Victorio had set Colonel Hatch and his colored Ninth cavalry at defiance, and civilization and progress were arrested by the scalping knife of the savage chief.

In that period four hundred men, women and children were tortured, outraged and murdered with that fiendish cruelty which stamps the Apache as the most ruthless and merciless of American Indians.

In an evil day for himself, but a happy one for New Mexico, Victorio ventured to cross the Mexican border into the State of Chihuahua.

This Mexican State had no maudlin sympathy for incarnate fiends such as the Apaches.

It puts a price upon an Indian's scalp the same as upon that of a wolf, and sufficiently large to urge its soldiers to the greatest activity.

It was to the Mexicans under General Luis Terrassas that the Territory of New Mexico owed its temporary relief from the raids of the Apaches.

He surprised Victorio and his band in the Costillos Mountains about eighty-five miles southwest of El Paso, killed most of the braves, including Victorio, and took forty-four squaws and children prisoners.

Unfortunately, Nana, Victorio's lieutenant, and about twenty braves made their escape.

They were joined by a number of renegades from the Mescalero Apache agency, and, with the advent of the rainy season, which begins in July and ends with September, another Indian war was inaugurated.

Nana was a younger and more active man than Victorio, and the rapidity of his movements paralyzed the troops.

A splendid Indian, he stood five feet and eight inches in height, well set, wiry, and noted in the tribe as a very fleet runner.

He could out-travel a horse, and keep it for days together.

His daring raids in two months established a reign of terror throughout New Mexico.

The trains on the Southern Pacific were guarded by troops, stages ceased to run, freighting was stopped, and towns were as thoroughly cut off from supplies as though they were undergoing a regular siege.

For weeks in Silver City, the seat of Grant County, the bakers baked bread but once a week, and the common necessities of life reached famine prices.

Such was the state of affairs when, on the evening of August 18, the little command of twenty men from the Ninth Cavalry, with which I had offered to serve as a volunteer, rode into the

mining camp of Lake Valley to rest for a few hours before taking up the trail of the wily Nana.

Lieutenant George W. Smith, a veteran of the civil war, and as gallant a soldier as ever drew saber, was in command.

There was a very bad feeling existing at the time between the citizens and the troops.

The latter were denounced as worse than useless, as not caring to fight the Indians, and as having well earned the sobriquet of "Buffalo" soldiers, which old Victorio had bestowed upon them in derision of their futile attempts to vanquish him.

Among the men around Lake Valley who shared this sentiment to an absurd degree was George Daly, superintendent of the Lake Valley mines, an old Californian and Colorado miner, and a man of the most desperate courage.

During the rest at Lake Valley Daly taunted Lieutenant Smith for not pressing the Apaches strongly.

Smith explained that he had but twenty men, while the Indians had fully three times that number, but he added that if Daly was so anxious to show what he was made of he could raise a party of citizens and come along himself.

Daly accepted the challenge, and in a few hours had collected together and armed some twenty citizens, mostly miners, to accompany Lieutenant Smith's command.

Daly's men were not very well mounted, and were mainly armed with the old Winchester rifle, which carries only about three hundred yards.

The soldiers were armed with the regulation Springfield carbine.

It was not until the morning of the 19th, at about one o'clock, that the command left Lake Valley, citizens and soldiery.

We had information that the Indians were camped at Borendo Springs, and we hoped to come up with them before daylight.

About nine miles south we came upon the place where the Indians had camped for the night, and the trail at once grew hot.

Everything showed that they had only just "struck" camp, and as the "sign" was plenty we had no trouble in "lighting it" almost at a gallop.

It led on to the mouth of the Gaballon Canyon, on the west slope of the Mimbres Mountains, and about eight miles southwest of the ranch of a stockman named Brockman.

Very soon after we entered the canyon the advance guard of five men fell back and reported Indians ahead about a half mile off.

Lieutenant Smith ordered the guard to move on a short distance in advance, but they were evidently getting demoralized in the face of the enemy, and we had gone but a little way when they again halted and waited for the main body to come up.

The sergeant in charge said that he wanted flankers to support him, and clearly did not regard with pleasure the post of honor he occupied.

The lieutenant ordered him to again advance about four hundred yards, but the guard had not gone ten yards when fire was opened on the party from both sides of the canyon.

The Indians were in ambush all around us.

Not a single Apache could be seen, but every

cactus bush and every boulder seemed to vomit forth fire.

Men dropped on every side before the unseen enemy.

At the first volley poor Smith was shot through the lower part of the body and fell from his horse.

"Help me on my horse!" he cried to the first sergeant. The latter ran to his assistance and placed him in his saddle.

"Dismount, boys, and take to the rocks for your lives!" was his next command.

It was immediately obeyed.

Every rock that a man could get cover behind was occupied as fast as the men could hurl themselves from their saddles.

Horses and everything besides arms were abandoned.

A I clambered behind the shelter of a huge boulder on the south side of the canyon where the fire seemed weakest I glanced below and saw Lieutenant Smith and Daly, side by side, make a dash down the canyon, as though to fight their way through the howling Apaches, whose wild, triumphant cries of "Hi Ki! Yo!" now filled the air.

They had both stood by the challenge made at Lake Valley, and had died as only brave men can die.

Two soldiers and one citizen while making for cover were shot dead in their tracks.

Two citizens escaped on horseback and brought the news of the disaster to Lake Valley.

The Indians now had it all their own way.

Having secured the government horses and the ammunition and arms of those killed, they made lively efforts to dislodge those living from the cover of the rocks.

The slightest exposure brought a leaden messenger; yet we were compelled to expose ourselves in order to watch that the red devils did not steal upon us unawares.

I had lost my canteen, and from ten o'clock in the morning until four in the afternoon, had to endure the most agonizing thirst under a lurid and semi-tropical sky, a fate I shared in common with nearly all of my companions.

It was not until after four o'clock that the Indians left, just as reinforcements could be seen in the far distance.

The most horrible incident of the fight was to be compelled to witness the mutilation of our dead comrades.

BANK NOTES

The Bank of England note is about five by eight inches in dimension, and is printed in black ink, on Irish linen, water-lined paper, plain white, and with ragged edges.

The notes of the Banque de France are made of white water-lined paper, printed in blue and black, with numerous mythological and allegorical pictures, and running in denomination from the twenty-franc note to the one-thousand franc.

South American currency, in most countries, is about the size and general appearance of United States bills, except that cinnamon, brown, and state blue are the prevailing colors, and the Spanish and Portuguese are the prevailing languages engraved on the face.

The German currency is rather artistic. The bills are printed in green and black, and run in

denominations from five to one thousand marks. The latter bills are printed on silk fibre paper.

The Chinese paper currency is in red, and yellow paper, with gilt lettering and gorgeous little handdrawn devices. The bills, to the ordinary financier, might pass for washing bills, but they are worth good money in the "Flowery Kingdom."

Italian notes are of all sizes, shapes and colors. The smaller bills—five and ten-lire notes—are printed on white paper in pink, blue and carmine inks, and ornamented with a finely engraved vignette of King Humbert.

The one-hundred-rouble note of Russia is barred from top to bottom with all the colors of the rainbow blended, as when shown through a prism. In the center, in bold relief, stands a large, finely executed vignette of the Empress Catherine I. This is in black. The other engraving is not at all intricate or elaborate, but it is well done in dark and light brown and black inks.

The Austrian note is printed on light-colored, thick paper, which shows none of the silk fibre marks or geometrical lines used in ordinary paper currency as a protection against counterfeiting. Each bears upon it a terrible warning to counterfeiters, threatening imprisonment "to any one who shall make, sell, or have in possession any counterfeit or facsimile of this bill."

MORE AND PRETTIER BATHROOMS, SLOGAN OF THE HOME OWNER

Our grandmothers and great-grandmothers suffered terrible handicaps in matters of home sanitation and hygiene because there were so many subjects—and such vital ones—that "just weren't nice to talk about." Women of today are rapidly learning that no subject is too delicate or too intimate to discuss frankly, if it concerns the health of their families. One of those subjects is plumbing.

Two great improvements are being achieved in modern homes, more bathrooms and more beautiful bathrooms. A family bath, built for utility alone, was the old-fashioned idea, but nowadays even many of the small houses have more than one bath and it is not uncommon to find a bath adjoining each bedroom. And what attractive places they can be made, with their clean white tile and shining equipment, their spacious showers and built-in china accessories. Even the bathroom curtains are artistic in the modern home.

Families insist upon having bathroom facilities when they are needed, and in that way they practice regular health habits. In addition, no one need wait to use the bathroom and be late to school or work, in consequence. Small cubby-holes are being made into baths; it is false economy to do without the facilities which can be had so easily. But when a new bathroom is being built, the only sensible plan is to avoid future unnecessary repairs by making sure that the equipment is of the best.

The island of Jamaica is 144 miles in length and 49 miles in width, and contains an area of 4,193 square miles. Its population, according to the census of 1891, was 625,271, when the whites numbered 14,692; mulattoes, 121,955; negroes, 488,624. The colored outnumbered the whites 41 to 1.

ITEMS OF INTEREST

WINDSHIELD WIPER CARE NECESSARY

One reason why a windshield wiper becomes defective is due to small particles of tar sticking on the windshield and unless they are removed before the wiper is set in motion they wear tiny holes in the edge of the wiper, allowing rivulets of rainwater to remain on the windshield with each stroke. Car owners are advised to exercise care in removing such particles before operating the wiper.

PARIS DOG DOCTOR USES VIOLET RAYS

Violet rays and electric dryers are installed in a luxurious dog and cat hospital opened for the pets of the rich in Paris, France.

The hospital has an operating room, bathroom, consulting room, private quarters for the animals whose owners can afford them and a "charity ward" for the less aristocratic pets of the poor.

"Autographed" photographs of expensive patients hang on the office wall.

HAMMOCKS USED TO SAVE ROOM

The hammock is being discovered in France. Relief for crowded city apartments is seen in the hammock as a bed. City authorities are considering their use in public institutions. Serious periodicals propose the general use of the hammock in modest homes and apartments, where each new baby means, eventually, another bed, less room to move about and heavy expense.

SING SING PRISONERS SLEEP ON FLOOR NOW

Some Sing Sing guests had to sleep on the floor, according to prison attaches yesterday, because the count of prisoners reached 1,638, which breaks all previous records for fifteen years. Those put upon the floor were, however, supplied with mattresses and bedding. The crowded conditions are due largely to the "tightening up" in the matter of allowing prisoners paroles. The prison population at Sing Sing is about two hundred more than in any of the other three prisons of the State.

"JIXIES," TWO-SEATER TAXICABS, TO CAUSE FARE CUT IN LONDON

The long-promised two-seater taxicabs which, for an initial fare of 18 cents instead of the 25 cents which is now the standard, at last has reached the stage of final tests and will soon appear in the streets of London. These vehicles will be termed "Jixies" as "Jix" is the nickname given to Sir William Joynson-Hicks, the Home Secretary, under whose plan these cabs were introduced.

An interesting point in this connection is that London is the only European city where taxicabs are not permitted by law to have electric starters, as Scotland Yard considers the danger of mischievous boys accidentally starting the motors is too great.

PAYING \$277,000,000 LOANS ON 102,709 HOMES

"Those comfortable, well-meaning individuals and their socialistic imitators who seek to solve

housing by doing things for the people directly or indirectly out of the public treasury might find something worth thinking about in the annual report of the Superintendent of Banks relating to savings and loan associations under the State Banking Department," said Charles O'Connor Hennessy, President of Franklin Society for Home-Building and Savings, the other day. "These associations with over 504,000 members by mutual co-operation in prudent accumulation and investment of savings are very effectively solving the problem for a vast number of families without making any fuss about it.

"This report shows that in January 102,709 families were paying off home mortgage debts to these associations, aggregating \$277,000,000. These funds came from systematic savings of 401,299 non-borrowing members."

GOOD APPEARANCE SELLS AMERICAN CARS ABROAD

American cars are being sold in Germany through the appeal of their attractive appearance. This is sufficiently strong to overcome the 60 to 80 per cent. import duty, says A. C. Tessen, who has been placed in charge of Berlin sales for the General Motors Export Co.

Real leather upholstery, nickel trim, quality fabrics in closed cars, the attention to finish and appointments and four-wheel brakes are called the selling points of American cars.

"In 1924," says Tessen, "the American automotive imports into Germany constituted 18.8 per cent. of the total German auto registration. The first months of this year showed American imports had increased to 70 per cent. of the total registration." Tessen, who assumes his General Motors duties on July 1, has been representative of the Ford Motor Co. in Copenhagen for some time. Before entering the automobile field he was general sales representative for the Sheffield (England) industries and represented German shipbuilding firms.

DECORATION OF HOME NEEDS CORRECT LIGHTING FIXTURES

Proper and sufficient illumination is necessary in the home, and it is dependent upon three factors, the number and location of the outlets, the number of lights in each fixture, and the size and power of the lamps. With the moderate cost of electricity, few homes are ill lighted in these days. But there is another phase which has not received sufficient attention.

That is the importance of suitable lighting fixtures in the decorative scheme of the home. A very beautiful fixture may be unattractive, if placed in an atmosphere to which it is unsuited. Fixtures run in types as much as furniture. For instance, fixtures for the Colonial home should be finished in antique silver, dull gold, pewter or brass. Early English houses need antique silver, English brass or bronze. The most appropriate finish for the Italian or Spanish home is gold, touched with colors and softened with antique.

Another point to be remembered is that the fixtures must be effective in daylight, and not merely when they are illuminated.

TIMELY TOPICS

BRICK CONSTRUCTION DURABLE

The man who builds a common brick house pays in advance just a little more for a home that lasts longer and is by the very nature of its construction immuned from fire danger.

NIAM-NIAM ENTERS DOG SHOWS

Niam-niam dogs, the latest thing in society pets, come from the Sudan. The London Kennel Club has given the Niam-niam unusual recognition by declaring it a pure breed. The newcomer to British dog shows has a short coat of yellow hair, pointed ears, a curly tail and stands about fifteen inches high.

HEART OF LATE EMPEROR KARL MAY BECOME ROYALIST SHRINE

Ex-Empress Zita of Hungary is considering a plan to send the heart of the late Emperor Karl to Stuplweisenburg for burial near the graves of Hungary's first kings.

It is intended to make the tomb containing Karl's heart a legitimist Mecca where those who still hail the boy Archduke Otto as king may offer prayers for his early return to the throne.

CAMELS, REINDEER, BOTH BRING FURS

Camels, reindeer teams and airplanes are busy collecting furs from the far reaches of Russia to deck American dowagers and flappers.

Away down south in Russian Turkmeistan, where the sands are hot and the railways few and far between, camels—the ships of the desert—bring their cargoes of silvery "baby lamb" furs to the market. Persian lamb skins—the crinkly black Astrakhan—also start on the journey to America on the swaying camels.

AGED DANCERS SHORTEN LIFE, IS DOCTOR'S VIEW

The views of English doctor at Monte Carlo are causing many elderly dance lovers on the Riviera to stop or pause in their revelry.

This doctor says that the present craze for dancing is taking five years from the lives of persons over sixty who indulge, and that scores of deaths in the British and American colonies in France are traceable to the fad.

"Dancing harms no one," he says, "but the harmful part is that the man or woman over sixty usually insists on a youthful dancing partner."

BIRDS ATTACK LIGHTHOUSE CREW, EXTINGUISH BEACON

Keepers at Saddleback Light, on a pile of rocks out in the Atlantic six miles from Vinalhaven, Me., are unable to account for two recent attacks by seabirds during storms. Hundreds of birds took part in the attacks, and dozens of elder ducks, commonly called sea ducks, dashed themselves against the friendly beacon and were killed.

In the first attack a drake weighing ten pounds broke one of the lenses and put out the light. Disregarding their own safety, the keepers worked furiously through the storm to repair the dam-

age. Birds struck all around them. An assistant was knocked down by a big drake as he stepped into the gallery with a flashlight. Another bird broke a plate-glass window and fluttered to the floor and died of its wounds.

NO MORE WILL IRISH BACHELORS GAZE ON LINGERIE MANNEQUINS

Bachelors in Enniskillen, Ireland, have been robbed of one of their favorite pastimes—that of attending mannequin parades.

There has been no explanation of the ruling. The news has been whispered about, however, that in view of the fact that married men are permitted to attend the latest fashions in chic lingerie are to be displayed, as well as the newest street creations. Lingerie should not interest bachelors, aver the shopkeepers.

The mannequins, most of whom are from Dublin and London, are peeved at the decree of the store managers. If married men are allowed to see the parades, declare the mannequins, single men should be equally honored.

"All men look alike to us," ventured Mrs. Vera Hutchins, in charge of the mannequin employment agency of County Fermanagh, "and we contend that it is really taking a shingle off the roof of our livelihood, as bachelors as well as men with life mates are interested in smart dress—and undress—as a great many of them have no intentions of remaining bachelors always."

The married men are allowed to attend the shows—only on condition that their wives bring them.

STRIPES ADD DISTINCTION AND BEAUTY TO PLAIN WALL INTERIORS

In many a modern home the one-tone finish gives a background of simplicity and beauty. But to that finish is often added one touch—striping. And that one touch supplies a decorative note which makes the room distinctly different from the usual one-tone finish without the striping lines.

Obtaining the most effective results with stripes depends upon the choice of color for them and the entire wall. If you use paint made of white-lead and flattening oil, your color selection need be limited only by your desires.

Striping consists of a narrow banding line or lines applied directly to the side wall. It outlines all window frames, door frames and other interior trim and parallels the wood trim and the ceiling line, the distance away depending on the width of the stripe.

Choice of color for the striping is important. A color very close to that of the wall color will result in a subduing effect. On the other hand, an intensely contrasting color will add snap and brilliance.

There is practically no end to the number of shades and tints you can obtain with this all-lead, all-color paint mixed and tinted for the job. That is why this combination of white lead and flattening oil is used so frequently in producing striping and many other beautiful and distinctive wall finishes.

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| 1084 Ted, the Broker's Son; or, Starting Out for Himself. | 1108 Lured by the Market; or, A Boy's Big Deal in Wall Street. |
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| 1096 In the Land of Gold; or, The Young Castaways of the Mystic Isle. | 1120 Marty, the Messenger; or, Capturing Coin in Wall Street. |
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| 1100 Too Good to Last; or, Six Months in the Wall Street Money Market. | 1124 The Old Broker's Heir; or, The Boy Who Won In Wall Street. |
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| 1104 Three Grand Speculators; or, The Wall Street Boys' Syndicate. | 1128 Dandy Dick, the Boy Boss Broker; or, Hustling for Gold in Wall Street. |
| 1105 A Stroke of Luck; or, The Boy Who Made Money in Oil. | 1129 Caught By Cannibals; or The Treasure of the Land of Fire. |
| 1106 Little Hal, the Boy Trader; or, Picking Lip Money in Wall Street. | 1130 The Little Operator; or, Cornering the "Bears" of Wall Street. |
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